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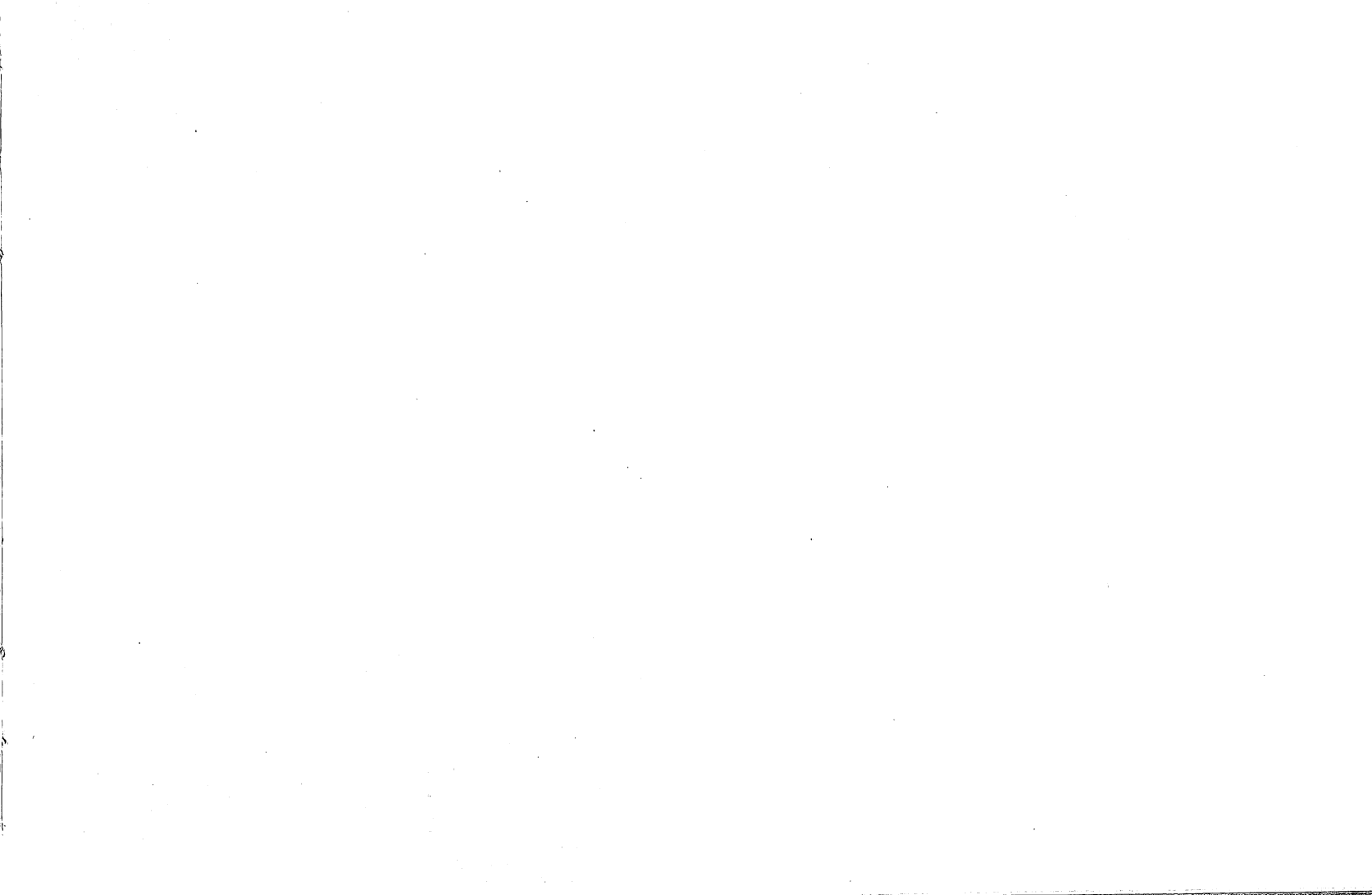
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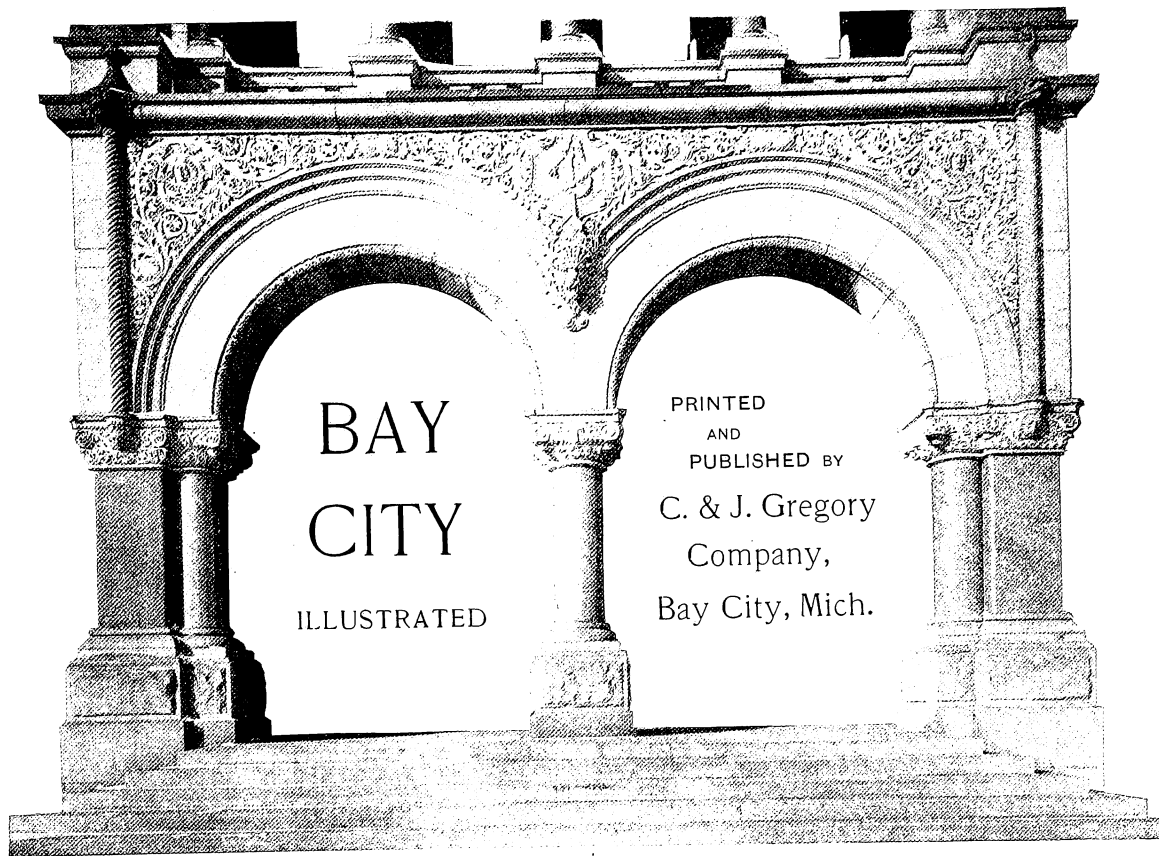
Marguerite N. Lambert



Bay City

Michigan





BAY
CITY
ILLUSTRATED

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Company,
Bay City, Mich.

MAIN ENTRANCE, CITY HALL

The Board of Trade....



The Bay City Board of Trade was organized March 18th, 1898, and is composed of the most prominent capitalists, business and professional men in Bay City. The object of its organization was to present to the public the natural advantages that Bay City possesses for manufacturing plants of every description, and to encourage and render assistance to any that desire to locate here.

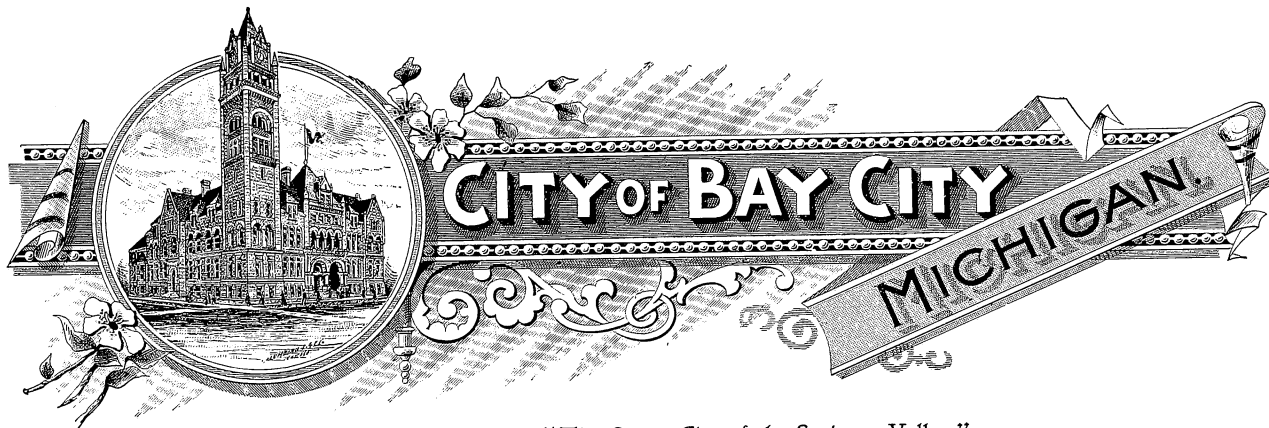
Bay County is one vast bed of bituminous coal; the supply is inexhaustible, and of the finest quality.

Our salt industries are known the world over, and the supply is unlimited, and with the cheapest coal on the chain of lakes, large plants are being erected for manufacturing the many chemicals made from salt. The Board of Trade have taken hold of the project for boring for Rock Salt, and will soon have that to offer as additional inducement for plants that require rock salt for manufacturing special chemicals.

The Board of Trade claims that Bay City will soon be the head center of the Northwest for Beet Sugar factories; for, on the completion of the Michigan Beet Sugar Company factory this fall, the fact will be demonstrated, that as high a grade of sugar beets can be raised on the land tributary to Bay City, as in any place in the world; and that the cost of making sugar at Bay City will be less than at any point in the United States.

SELWYN EDDY, President. B. BOUTELL, Vice-President. H. E. TREMAINE, Treasurer. C. M. GARRISON, Secretary.

DIRECTORS—C. R. Hawley, Frank Zagelmeyer, S. V. Wilkin, H. E. Buck, U. R. Loranger, C. C. Whitney, G. H. Shearer, E. B. Foss.



"The Queen City of the Saginaw Valley,"

SITUATED on the Saginaw River about six miles from its conjunction with the Saginaw Bay. The city covers a large territory, having ten miles of river front and extending back from two to three miles. It is favorably located for sanitation, the streets being on an average from 15 to 20 feet above the surface of the river. The climate is salubrious, and during the hot summer months the temperature is kept at a pleasant stage by cool breezes from the bay, In winter the cold is not severe. The city has been termed the healthiest spot in the State, and certainly all records bear out the assertion.

The city was carved out of the wilderness by the sturdy pioneers to whom the American people of the present generation are indebted for the comforts and conveniences they enjoy. As early as 1829, white men traveled through this section, seeking to make peace with the Indians, and unconsciously laying the foundation for the present metropolitan city. Gradually in later years there sprung into existence one of those picturesque frontier settlements, which grew and broadened as the forest disappeared under the stroke of the axe wielded by the pioneers, and substantial buildings took the place of the rude log cabins, more people came, and gradually the settlement became a village, and then was dignified with the title of town.



ORNAMENTAL IRON WORK AND HEATING
BY R. C. BIALY, BAY CITY, MICH.

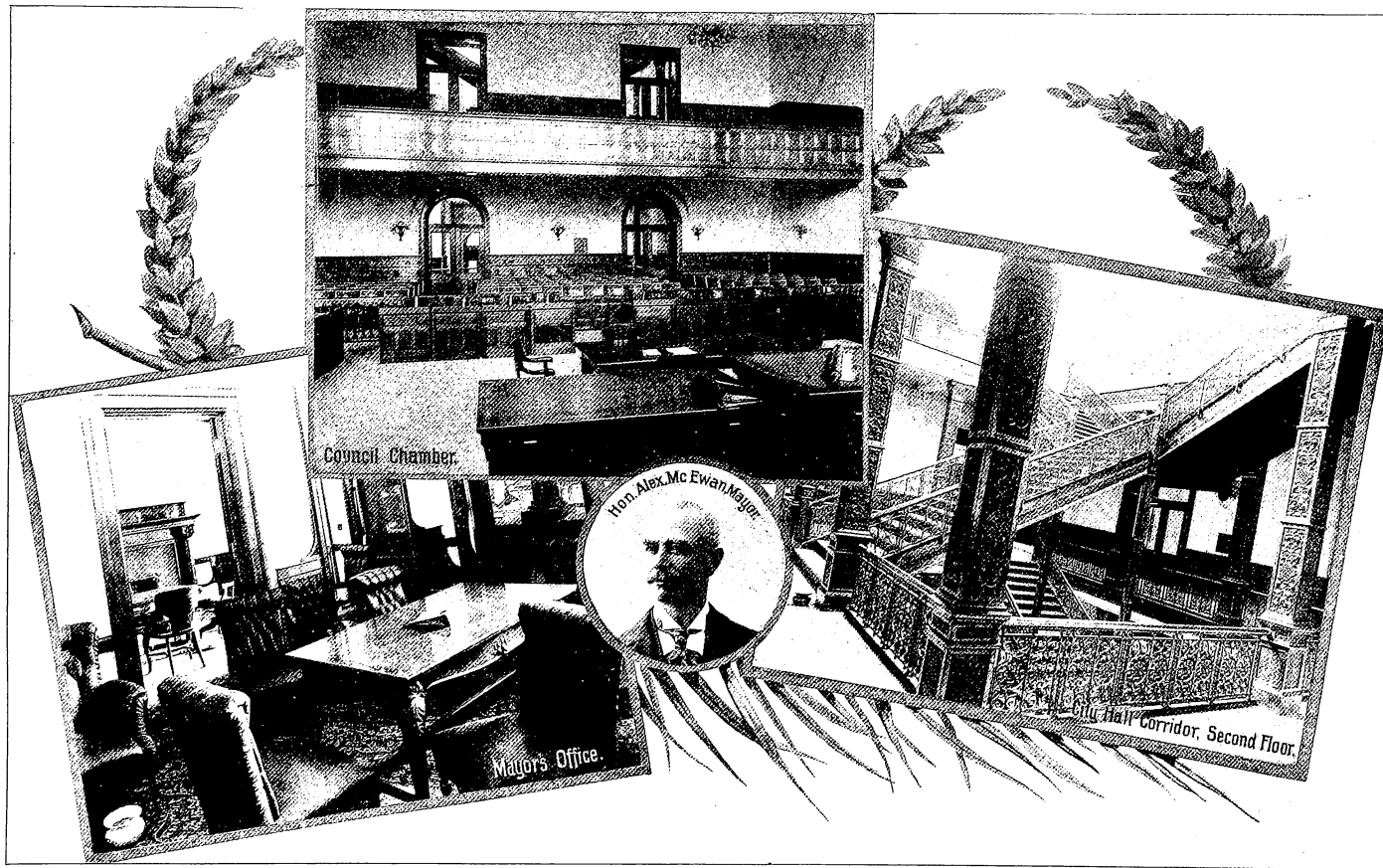
MAIN CORRIDOR—CITY HALL.

PRATT & KOEPE, ARCHITECTS,
BAY CITY, MICH.

THEN came the development of the wonderful resources of the country tributary to Bay City. There were boundless tracts of pine timber adjacent to the city, and almost limitless wealth was to be cut from their depths. The settlers were not slow to realize the opportunities presented, and saw-mills were erected and the slaughter of the pines begun. The mills of that period were crude when compared with the log-slicers of present days, but there was not the necessity then for saving as there is now. Saws of wide gauge cut through the tough wood and destroyed much of the value of the timber, but in those early days this waste did not count for much, as the supply was looked upon as inexhaustible. With the thinning out of the forests, the lumbermen realized the benefit of saving, and the result has followed in the development of the band saw, which reduces the waste to a minimum. The quantity of lumber cut by the saw mills of Bay City has been enormous, but the supply of timber now available to the mills here is by no means exhausted. Bay City, to-day, boasts of the largest and most complete saw-mills in the world.

Following the lumber business came the making of salt. It was found that there was an inexhaustible supply of brine rock underlying the city, and this was to be had for the pumping. There was a prediction, when wells were sunk with considerable rapidity at first, that the supply would give out quickly if such extensive drains were made upon it, but the process of pumping has gone on continuously for over a quarter of a century, and still there is no diminution in the supply. The salt product of the city foots up to hundreds of thousands of barrels annually, and finds a ready market.

These were the principal industries that kept Bay City alive and progressive for over thirty years. Following the gradual disappearance of the pine, and with the removal of saw mills to locations more convenient of access to the timber, the people are beginning to seriously consider the all-important problem of what will take their places. The result is that capital is gradually drifting into other lines of business, and today Bay City can boast of a large and varied line of industries that add to the substantial wealth and prosperity of the community. There is an ample field here for the development of the wood-working industry, and this has resulted in the upbuilding of large planing mills and box factories, whose products each year are enormous.



Council Chamber.

Hon. Alex. McEwan Meyer.

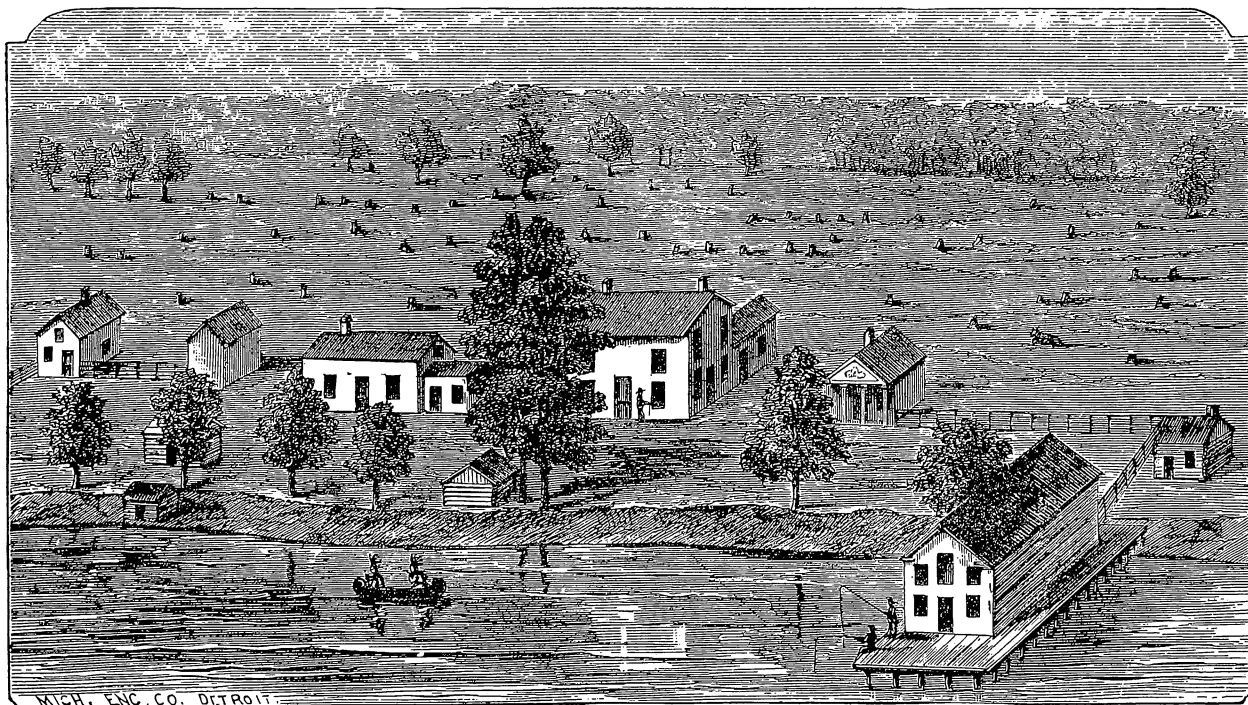
Mayor's Office.

City Hall Corridor, Second Floor.

WITHIN the limits of Bay City today there are factories that are known over the entire world for their products. The woodenware factory of Bousfield & Co. is the largest institution of its kind in the world, turning out annually hundreds of thousands of pails, tubs, etc., and an almost endless variety of woodenware of all kinds. The Industrial Works has few competitors in its lines in this country, manufacturing the heaviest class of railroad work, such as cranes, excavators, wrecking devices, etc., besides many machines, electrically equipped, which are growing in favor with the railroads. The plant of M. Garland turns out a variety of saw mill machinery, and stands ready at any time to furnish a most complete and modern mill. The Michigan Pipe Company has the largest plant in the United States for the making of wooden pipe, and large quantities have been laid in this city and elsewhere for the conveying of water and other liquids underground. A bicycle factory, the National, whose wheels are known wherever wheels are in use, is another important industry. Then there comes two shipyards, one turning out steel vessels that are not equalled for size on the lakes, and another making a specialty of wooden boats that are among the greatest carriers on the inland seas. There are other industries in profusion, embracing nearly every branch of manufacture.

During the past few months there have been added to the list of industries two substantial concerns that will prove of vast benefit to the city. The Michigan Sugar Company has erected an immense plant in Essexville, just across the northeastern city boundary, that will make sugar from beets and give employment to a large number of men, besides distributing annually a large sum of money to the farming community. The United Alkali Company, of Liverpool, Eng., a corporation with over \$40,000,000 of capital, has but recently decided to locate its American factory in Bay City, and its engineers are now at work upon plans for the immense buildings that will be erected.

Bay City is admirably situated on the river, being practically at the head of deep water navigation. Any boat that floats the great lakes can enter the harbor and land with ease at any dock along the seven miles of river frontage, thus ensuring competition with the railroads to the markets of the world. During the season of navigation hundreds of vessels enter and clear from the local customs office, carrying their varied cargoes to the lake ports, where they are distributed.



BAY CITY IN 1837.

THE railroad connections are the best. The Michigan Central railroad reaches out to Chicago, Detroit, the Straits of Mackinaw and Midland; the Flint & Pere Marquette branches to Detroit, Toledo, Ludington and Manistee, with its boat lines across Lake Michigan, opening up the great northwest to the trade of Bay City; the Cincinnati, Saginaw & Mackinaw is the branch of the Chicago & Grand Trunk, with all its vast connections; the Detroit & Mackinac skirts the eastern shore of Lake Huron to Alpena, and will reach to Cheboygan before spring. The Inter-Urban connects Bay City with Saginaw and intervening towns, and there is projected an extension to Detroit. The Bay, Tuscola & Huron electric railway is seeking an entrance, and will be accommodated, thus affording an outlet to a rich farming country not now reached by steam or electric lines. Belt lines reach every point along the river front and the outskirts of the city, as well as the central manufacturing districts.

Close to the limits of the city are coal mines, with a large annual output, which are now supplying some of the railroads and many manufacturing plants. Investigation by interested capitalists has demonstrated that there is an unlimited supply of coal of the finest quality underneath every section of the county. Borings have been made at hundreds of places, and the result has been that coal has been found, running from three to five feet in thickness. Two mines are now being operated by the Monitor and Bay Coal companies—and the output is scarcely great enough to keep up with the demand, which is constantly increasing. Owners and lessees of land in other parts of the county are now preparing to sink shafts to the fuel, and with the coming of spring a dozen companies will be operating, in addition to those already in the field. The cheap fuel problem is solved for Bay City, and what inducements are held out to manufacturing establishments can be told in few words.

The city has many miles of finely paved streets, straight as the surveyor's lines could make them. They are bordered by handsome shade trees, and in the summer time present an attractive and inviting appearance. From the clock tower in the city building—a handsome stone structure erected recently at a cost of \$300,000—the city presents the appearance of an immense forest with its covering of green, through which the roofs of houses can occasionally be seen. The streets are graced with beautiful homes, and well kept lawns add to the general pleasing effect.



THE various city departments are in excellent order. The fire department is second to none in the state, while the police force is metropolitan in every respect. The expenses of the city are kept down to the lowest point consistent with good service, and taxation is not burdensome.

The city owns its own electric lighting plant, having upwards of 225 lamps. Excellent service is given, and the streets are well illuminated. The Bay County Electric Co. furnishes light and power for private consumers.

The water works plant is equipped with three immense pumps, all of Holly design, and capable of furnishing 10,000,000 gallons of water from the bay inlet every twenty-four hours. There are forty-five miles of mains, with 400 hydrants for fire protection.

The Consolidated Street Railway Company has lines to all parts of Bay City, West Bay City and Essexville, and its cars and service are the best that can be given anywhere. The hotels are in capable hands and the service as good as can be found in the state.

With the growth of the city came the development of the country adjacent, and thousands of acres of as fine farming land as can be found in the state throws its crops into the local market with regularity every fall. Broad, well cultivated fields extend on every side, and everything that grows out of doors can be raised in Bay county. The people of the city were not slow to perceive that prosperity for the farmer meant prosperity for the city, and so there was devised one of the finest systems of stone roads in Michigan. The beginning was small, to be sure, and contemplated a trunk line through the county from east to west. When this was completed and the farming community realized what it meant, there was a clamor for more stone roads, and the result was their extension in every direction. These arteries of trade run direct to the borders of adjacent counties, and farmers will drive miles out of their way to reach the Bay City markets over the stone roads. Today there are upwards of seventy-five miles of stone roads in the county, and the system is constantly kept in as high a state of perfection as is possible. The money for extensions and repairs is raised yearly by taxation, and is expended under the direction of a commission elected by the people. The benefit derived by the city from this system of good roads is incalculable.



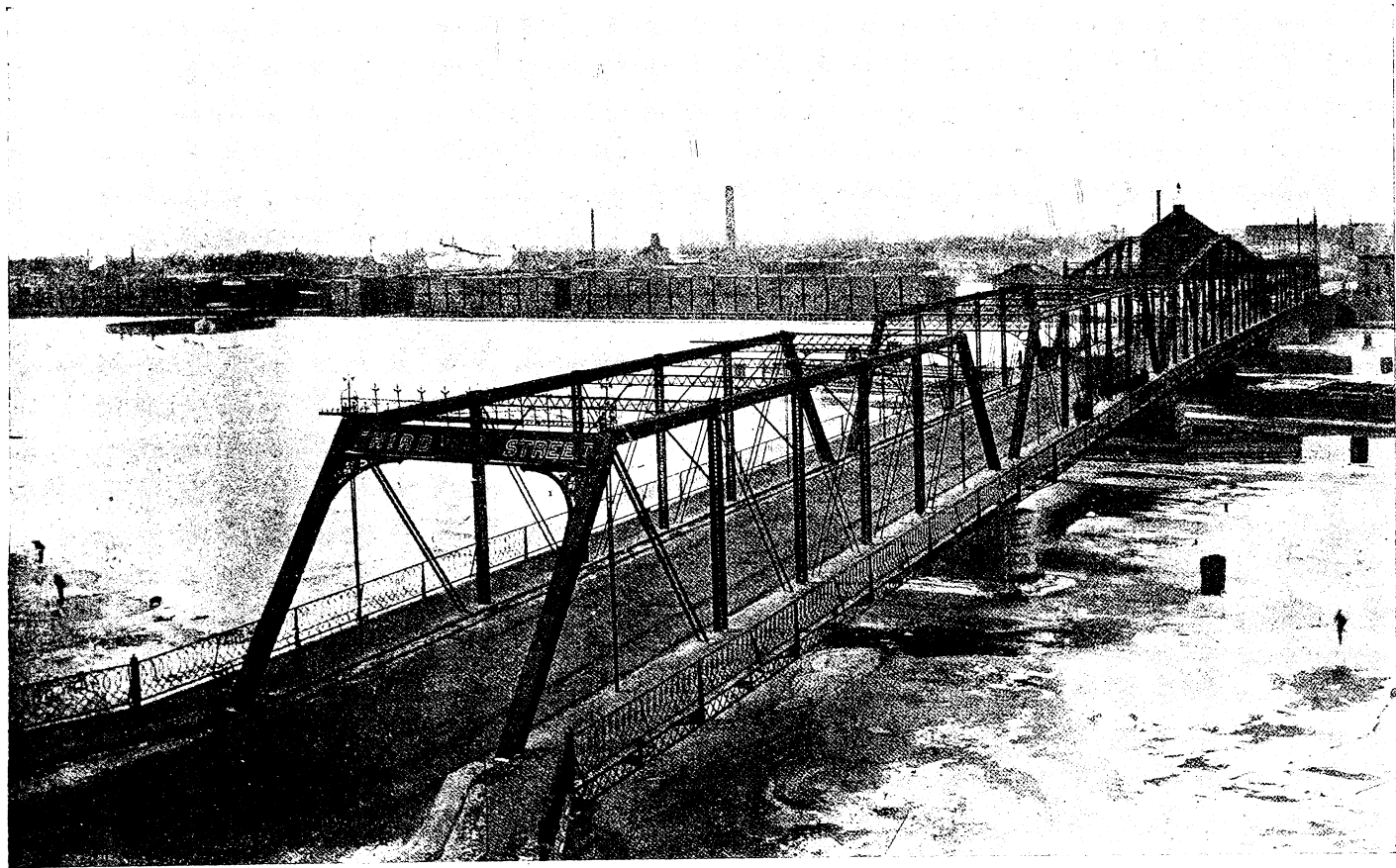
COURT HOUSE.

THE population of Bay City is now about 50,000. The city has one of the finest school systems in the State, with large and commodious buildings in nearly every ward. From the high school of Bay City to the University of Michigan is but a step, for the diplomas of the former are recognized by the faculty of the State institution as a passport. There are nearly two-score churches, embracing every denomination and creed, and numbering thousands of communicants.

The Alkali Works.

Scarcely four months ago, Dr. F. Hurter and E. J. Duff, of Liverpool, Eng., came to Bay City. They were representatives of the United Alkali Company, and sent to this country to seek a suitable city in which to erect a branch factory of the home concern. They came unannounced, but as soon as their presence was known they were given a cordial greeting. Their mission was quickly explained—they sought a site, which must have within easy reaching distance an abundant supply of fuel, inexhaustible quantities of salt, and limestone. They were afforded every facility for an investigation of the advantages possessed by Bay City in this line, and after securing the information they desired they departed for home, first obtaining an option on the McGraw property, in the southern end of the city, a site that had been unoccupied since the destruction of the McGraw mill, more than a decade since.

The English representatives evidently lost no time in laying before the directors of the United Alkali Company the facts they had gleaned here, for in less than six weeks Mr. Duff returned to the city, this time accompanied by John A. E. Rayner, one of the directors of the company. Mr. Rayner conducted an exhaustive investigation along the lines mapped out by the first visitors, and then came a series of negotiations that ended early in the present year in the transfer of the McGraw property to the United Alkali Company. This was an assurance that Bay City was the proper place in the minds of the Englishmen for their plant, and the news was sent broadcast over the country.



THIRD STREET BRIDGE, 1,050 FEET LONG.

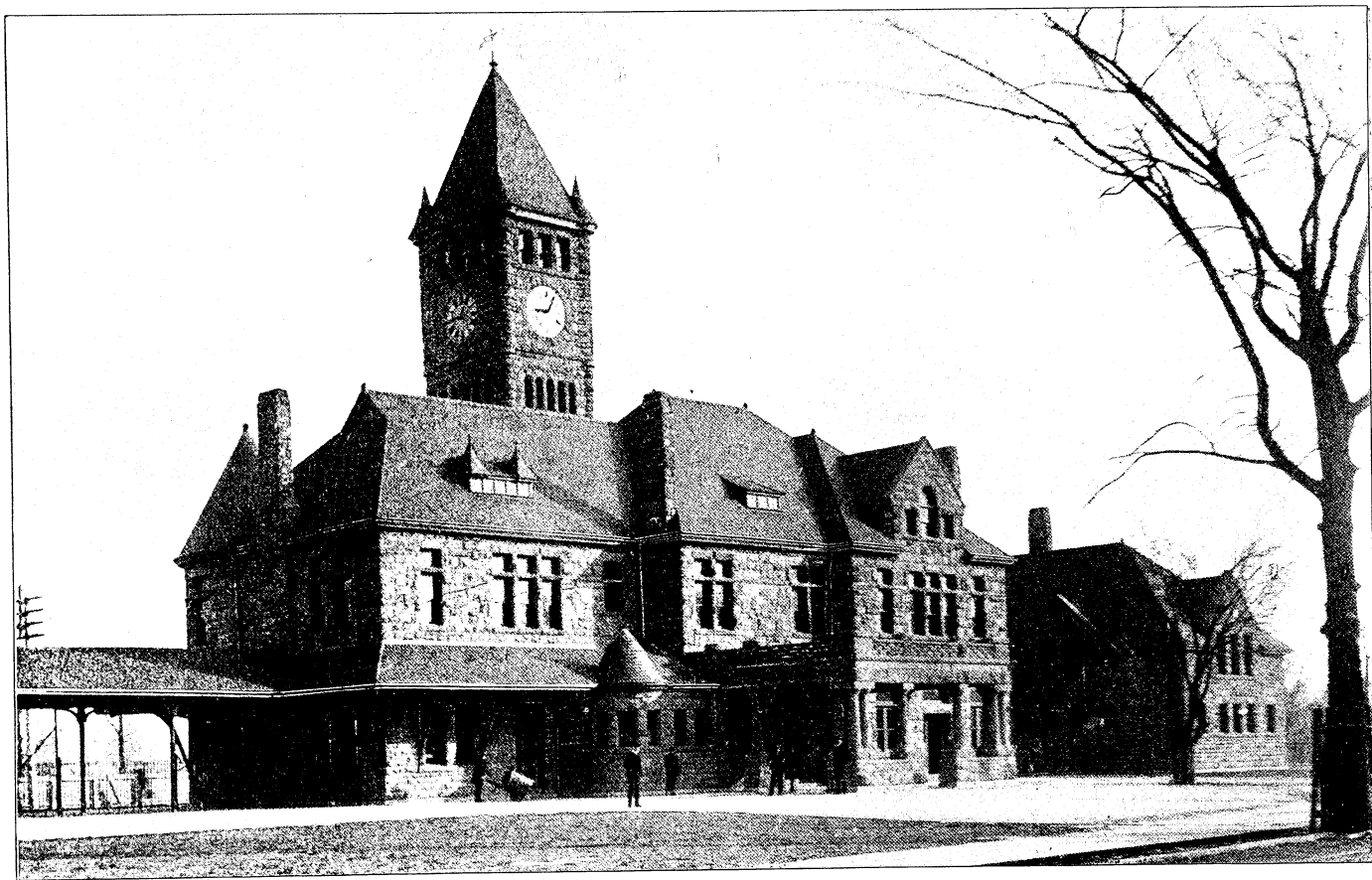
M. J. Hammill, resident manager of the company, and Mr. Duff, mechanical engineer, are now in the city preparing the plans for the buildings to be erected for the manufacture of alkalis and chemicals. The plant will be of immense size, but the exact dimensions have not been made public as yet. There will be huge buildings of iron, brick and stone, and wood will be an unknown quantity in their construction. The motive power for the plant will be furnished by two engines of 1,500 horse power each. The plant will consume upwards of 100 tons of coal a day, besides immense quantities of salt and limestone, and will be operated continuously the entire year. A large force of workmen will be employed, many of the workmen being skilled laborers. The company also has an option on coal leases, covering several hundred acres of land, and will probably engage in mining.

The buildings will be commenced as soon as the weather is favorable, and work will be pushed as rapidly as possible in order to have the plant in working order at an early date. About \$500,000 will be spent upon the first installment of the plant—a sum which it is expected will be largely increased, especially if the search for rock salt proves successful.

The United Alkali Company is one of the largest corporations in England. It has factories in that country, Scotland and Ireland to the number of forty, and its capital stock is \$42,000,000.

Our Coal Fields...

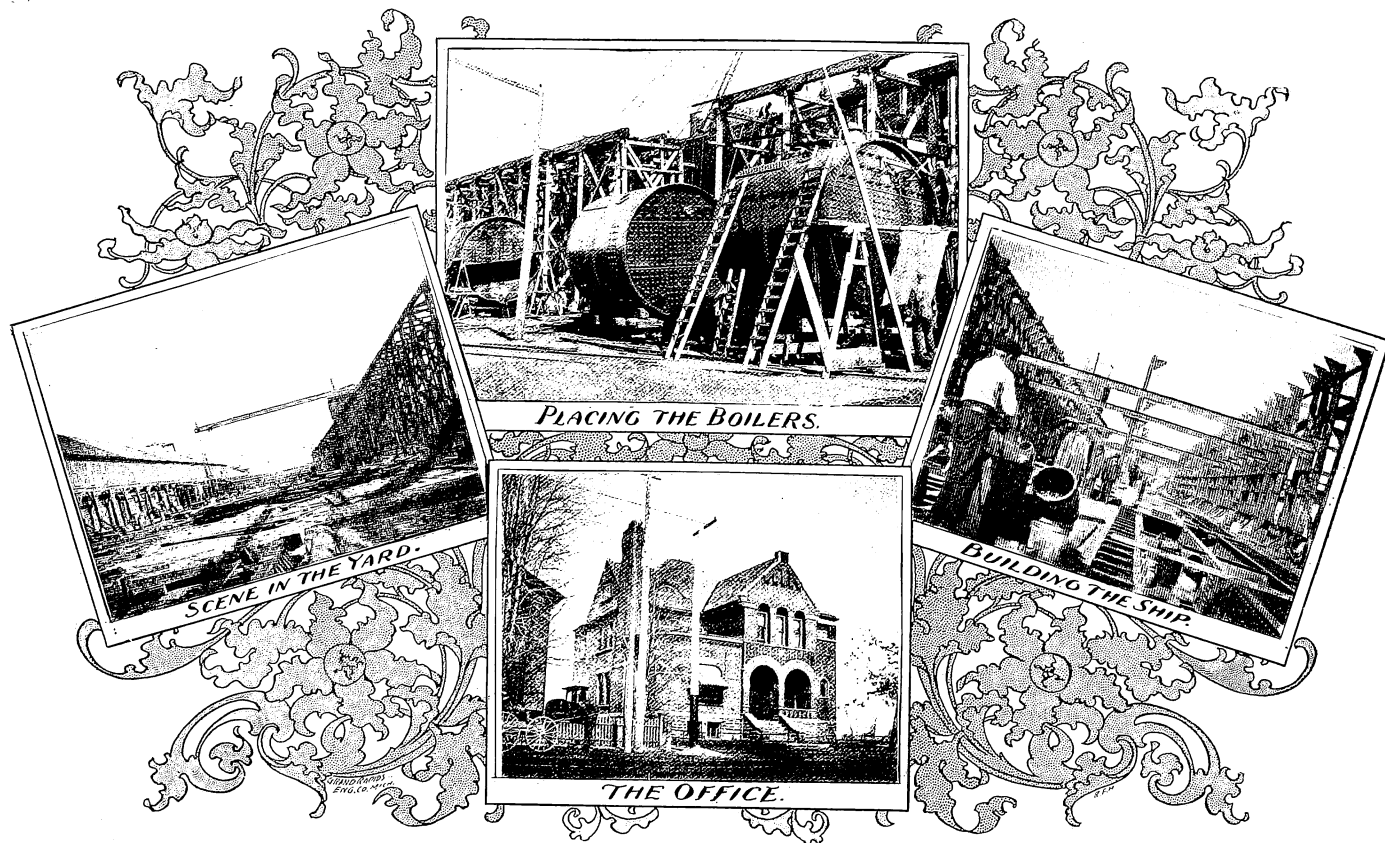
The discovery of coal in Bay county does not date beyond the range of the oldest inhabitant, but it goes back many years. With the sinking of the first salt wells began the discovery of coal, but the people did not consider it worth paying any attention to in those days. The drills would always pass through what the workmen were pleased to term the black mud or shale, but it was not supposed that coal existed underneath the valley, and no effort was made to mine it. Of more recent years came the reports from the northern part of the county (now included in the boundaries of Arenac), that coal had been found while a well was being put down, but it was given as little credence as in the pioneer days. But a company went to work on the land where the discovery was made, and the news was sent broadcast that a good vein had been found. Then the company went to pieces, and that was the end of the Rifle River coal boom.



MICHIGAN CENTRAL DEPOT

It is but a few years since workmen, sinking a well in Monitor township, ran their drill through a vein of coal of fine quality. They reported the fact to the owners of the land, and later the news of the discovery reached the ears of Alexander and Frank Zagelmeyer, and they began an investigation. Both gentlemen had given the subject some attention before, and were soon in possession of facts which left no doubt in their minds that a fortune awaited the men who would sink shafts and mine the fuel. They went quietly to work and secured options on a large acreage of land, and began a systematic search for coal. They were well rewarded, for the drills penetrated the same vein that was first struck; and thereby all doubts were removed. A shaft was sunk, and work began in earnest. The news spread rapidly throughout the country, and the skeptics were forced to admit that there was no need of doubting. The Monitor Coal Company was organized, with Messrs. Zagelmeyer at the head, followed quickly by the Bay Coal Mining Company. Both companies put down shafts, and the combined product per day is nearly 1,000 tons of as fine coal as was ever burned. The Monitor Company will soon sink another shaft, having contracted to furnish 50,000 tons of coal for the United Alkali Company.

This work stimulated other capitalists, and soon there was an active demand for coal options on land in all parts of the central section of the county. Coal was discovered everywhere the drills went down. The depth varied, but the vein appeared to be of the same uniform thickness. In upwards of a hundred places test holes have been sunk, and at present half a dozen companies are only awaiting the coming of favorable weather to begin the sinking of shafts. The problem of cheap fuel has been solved, for the Bay county product can be placed right at the doors of factories in the city, in the matter of freight alone, at nearly \$1 less than the Ohio product, which has heretofore had a monopoly of the trade in this county. One of the direct results of the discovery was the locating here of the plant of the United Alkali Company, which uses enormous quantities of fuel, and has already made a contract for 50,000 tons of the Monitor company's output, necessitating the sinking of another shaft and the employment of a large additional force of miners. The Alkali Company has attested its faith in coal still more forcibly by investing in coal leases on over 1,000 acres of land, and will also prospect on the land it recently secured in South Bay City.



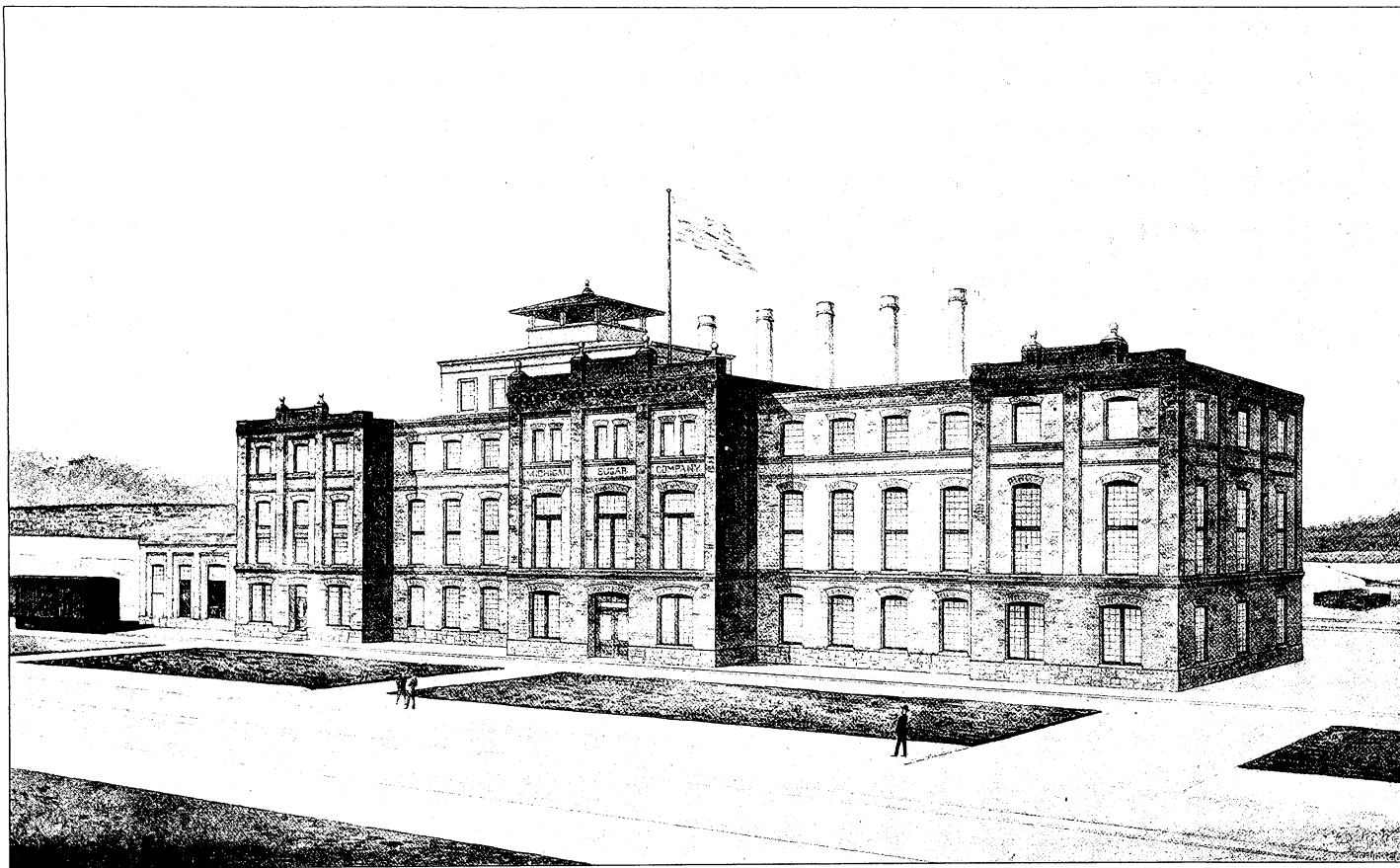
SCENES AT SHIPYARD OF F. W. WHEELER & CO.

What boundless opportunities are offered to Bay City by the development of the coal industry will not be fully realized by the people for years to come. In these days of active competition the fuel problem is vitally important to all manufacturers. What corporation is there but is interested in securing cheap fuel? The saving in the first cost of coal is quite a figure in favor of Bay City, and then the difference in freight is as important, and is also in favor of Bay City, unless the plant is located within an equal distance from the mines as this city. The city offers inducements to manufacturers that can be duplicated by no other city in the state. With miles of deep water navigation, excellent railroad shipping facilities, and fuel right at our doors, there need no longer be fears for the future of the city. Already a number of substantial manufacturing plants are headed this way, embracing a variety of industries, and with the passing of another year Bay City will begin to grow with a vigor that will surprise the inhabitants. The possibilities which the pioneers expected from the pine are about to be realized an hundred fold from the discovery of coal

The Ship Builders...

The shipbuilding industry has made Bay City famous from one end to the other of this country. It might be expected that boats built here would be solely for the trade of the great lakes, but today there floats on the waters of the Gulf of Mexico, the Atlantic and Pacific oceans, boats that owe their beautiful lines and handsome appearance to the skill of Bay City workmen. Two immense shipbuilding plants are operated here, and the quality of the work turned out is attested by the orders that have followed each other with rapid succession during the score or more of years they have been operated.

The plant of F. W. Wheeler & Co. is one of the most complete in the country, being supplied with hoisting cranes and all machinery of modern ship yards. There is every facility for turning out the monster steel leviathans that float the fresh water seas, and the huge wooden vessels that sail majestically along the highways of commerce, carrying their loads from market to market and yielding rich returns to the investors. Upwards of 125 vessels have been launched from this yard, and the majority of these boats are today afloat, a monument to their



FACTORY OF THE MICHIGAN SUGAR COMPANY.

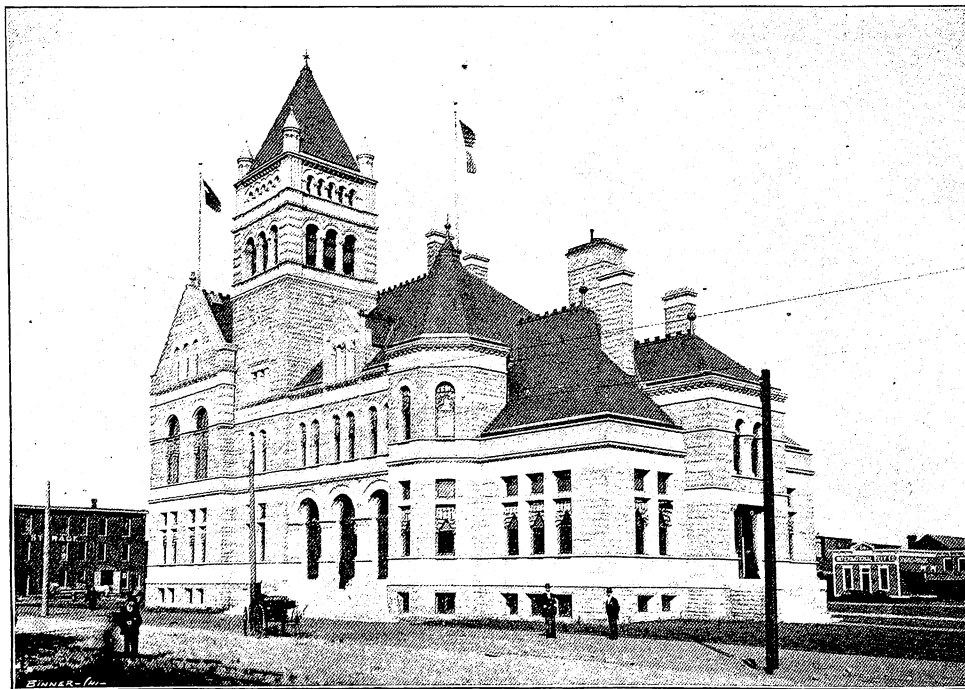
stability and the integrity of the firm that constructed them. When the Wheeler yards are run to their capacity, employment is given to upwards of 2,000 men, and several times in their history the full complement has been engaged. There are now under construction at the yards three monster steel vessels—one steamer and two tow barges—for the Bessemer Steamship company. These vessels are designed for the grain and ore trade of the Lake Superior district, and will prove a formidable addition to the carrying capacity of the lakes.

James Davidson devotes his time exclusively to the building of wooden vessels, and some of the staunchest that float on fresh water were turned out of his yard. Steamers and tow boats that rank among the largest on the lakes are credited to his enterprise, for Mr. Davidson builds boats for his own use, and then disposes of them if opportunity offers. The yards are furnished with saw mill and shops for the preparation of all the materials for the vessels, with the exception of engines and boilers, these of necessity being built by contract at some convenient point. Nearly 100 boats have been launched at this yard, ranging in size from the river tug to the more powerful towing steamers. Among the fleet now sailing the lakes and bearing the stamp of the Davidson yard are some of the handsomest wooden craft afloat. About 1,500 men are given employment when the yard is operated to its full extent, and that has been quite often during its history.

These two institutions are numbered among the greatest industries of the city, for they furnish employment nearly the entire year, and especially during the winter time—a season when labor is generally idle to a great extent.

Beet Sugar....

To Bay City belongs the honor of organizing the first company for the manufacture of beet sugar in the state. The Michigan Sugar company is now engaged in the construction of a large factory, which will be in operation during the coming fall, for the purpose of turning the first crop of beets ever raised in the county for this purpose into sugar. Home capital alone is invested in the enterprise, which bids fair to become of vast importance to both city and county. The agitation for a factory of this kind covered a period of a year previous to the



U. S. COURT AND POSTOFFICE.

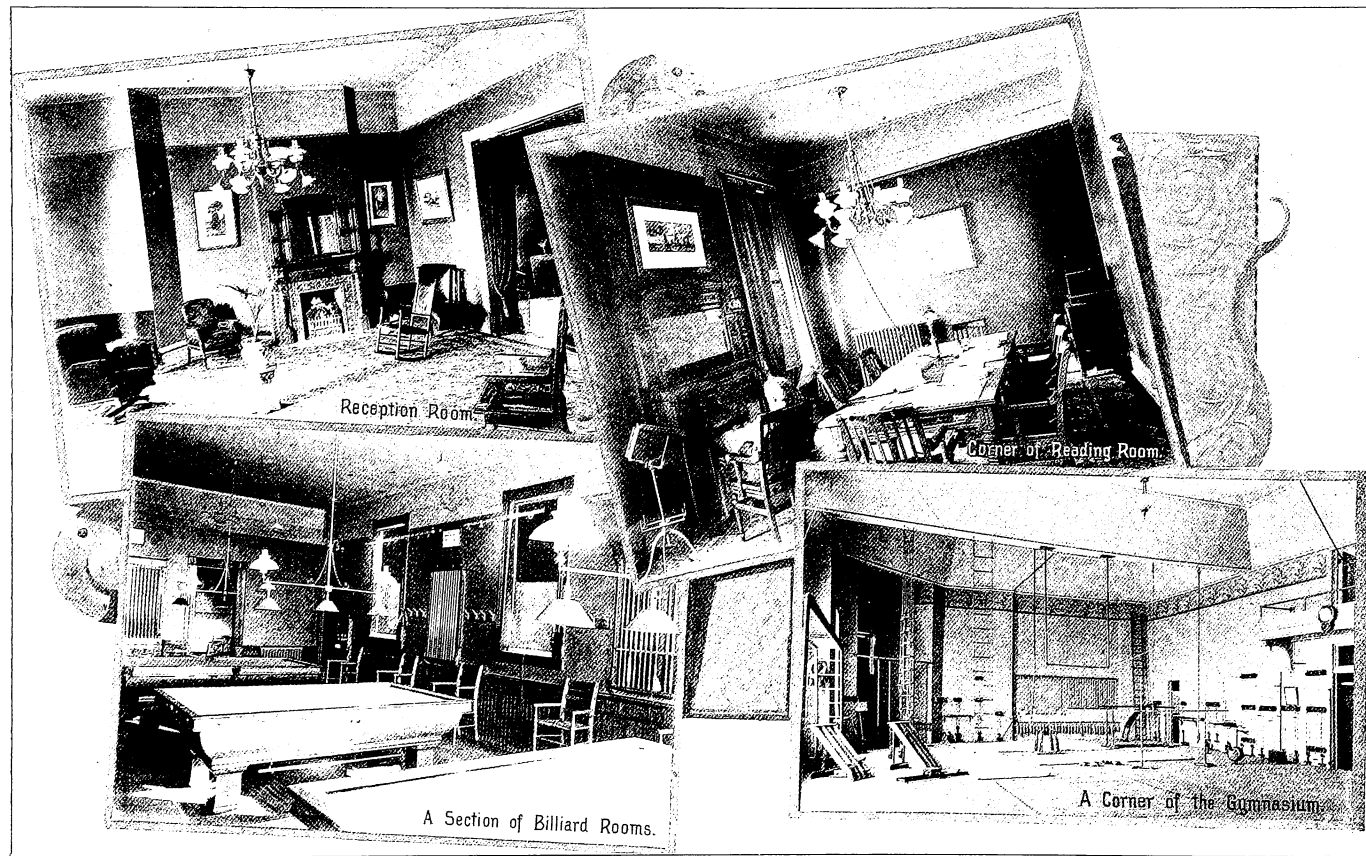
formation of the company. Various plans had been suggested, but none matured until a united effort was made, and then everything moved smoothly. The necessary amount of capital stock subscribed, the company was organized with Thomas Cranage as president, S. O. Fisher vice-president, E. T. Carrington treasurer, and E. Y. Williams secretary and general manager.

The factory will be of brick, 100x300 feet in size, and three stories in height. It will be equipped with the most modern machinery for the making of sugar from beets. It will consume upwards of 300 tons of raw material per day, and ten hours will suffice for the introduction of the beets at one end of the building until they emerge from the machinery at the other end a fine article of granulated sugar. Large storage sheds will be erected, and the company will handle the product of a large acreage.

The growth of sugar beets will be of direct benefit to the farmers, and upon their exertions will depend the amount of profits realized. Extra help will be required to care for the beets during their cultivation, and this will keep busy a large army of men. The first year's work will partake largely of the nature of an experiment to many of the farmers, but the growing crop will be under the personal supervision of an expert grower, who will furnish the necessary information to insure success. An ordinary crop will produce from fifteen to twenty tons to the acre, and the price will range from \$4.00 to \$5.50 per ton, according to quality. The beets grown in Bay county have shown a high average for saccharine matter and purity when subjected to analysis, and all indications are favorable to most flattering success for the new industry.

The Government Building...

What a season of rejoicing there was in Bay City a dozen years ago, when one bright day the news flashed over the wires from the national capital that congress had decided to appropriate a sum of money sufficient to erect in this city a handsome building, in which would be located the postoffice, customs house and the other offices the United States found necessary to maintain here. The efforts to bring about this result had been pending for many years, and at times there appeared very little hope that Bay City would ever be favored. But patience and perseverance triumphed, and the battle was won. It was decided to place the building upon a separate block of land, and after some negotiations had been carried on, the present site was selected. The work of construction consumed several years, and the result was



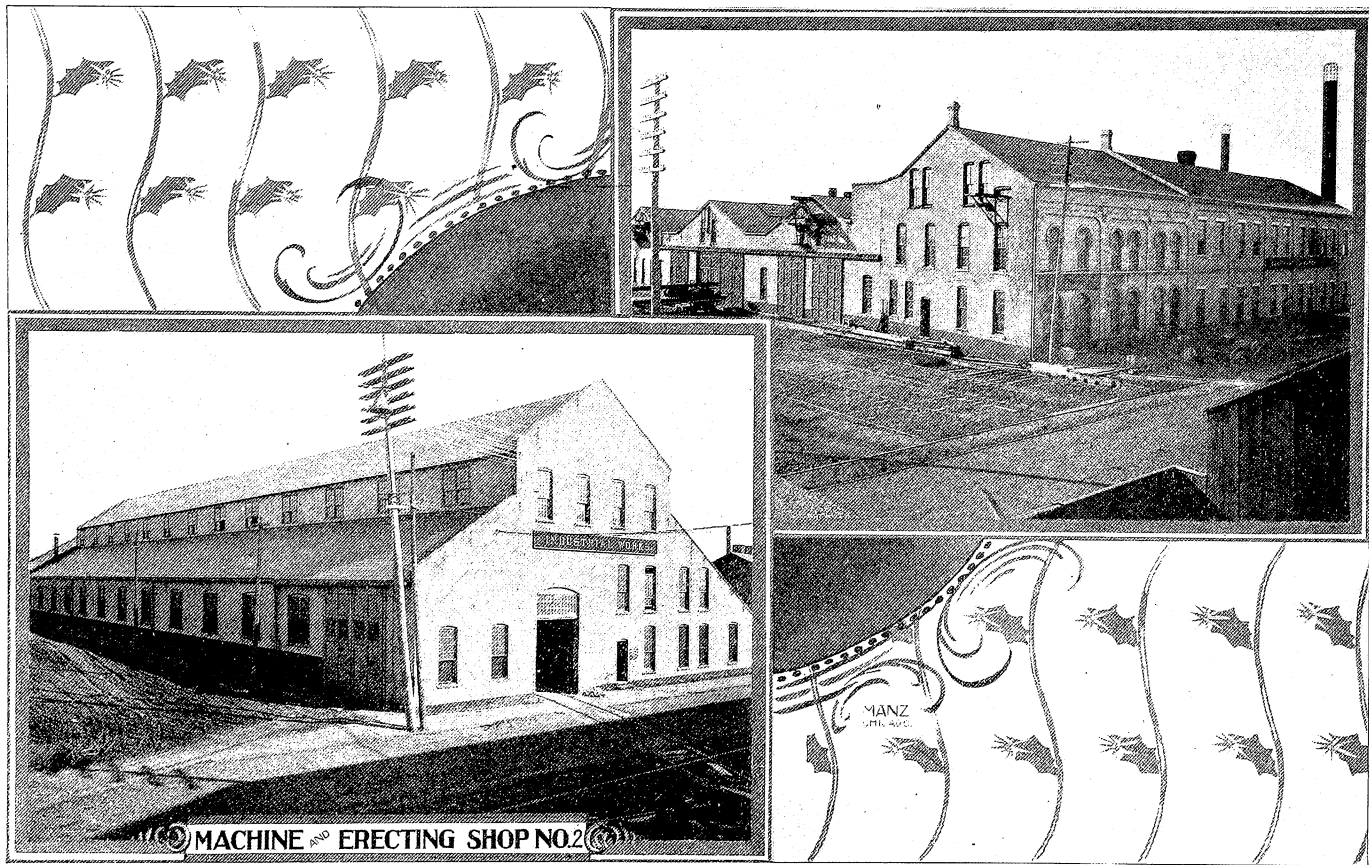
THE BAY CITY CLUB.

the handsome structure pictured in the accompanying illustration. The building is of stone, of the plain system of architecture affected by the government, but so strong and massive looking as to command more than a passing glance. The larger portion of the first floor is devoted to the postoffice, for it is no insignificant business that the postal department carries on from the Bay City postoffice. The second floor is devoted to the United States Court room and the offices of the different attaches. Two sessions of the court are held here each year, and there is always sufficient business to keep judge and officers busy for a week. The building and grounds cost \$200,000, and a glance at the structure and surroundings is convincing proof that the money was well expended.

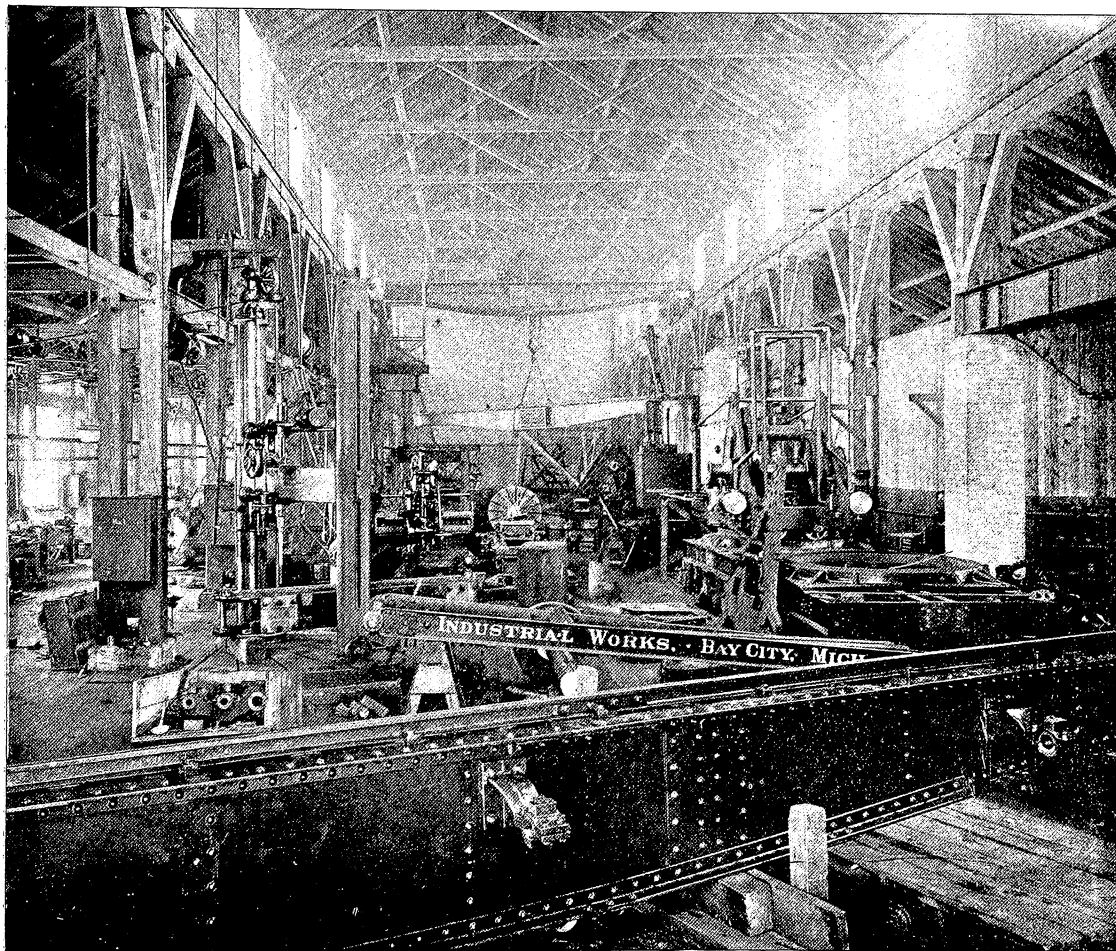
The Bay City Club....

The Bay City Club was organized in the fall of 1886 by a number of gentlemen who had gathered one evening for social purposes. It was soon after the completion of the opera house. The proposition to form the club, made by one of the company, met with instant favor, and the result was that within a few weeks Bay City counted among its numerous attractions one of the finest suites of club rooms in the state. The rooms in the second story of the opera house block were rented and fitted up in handsome style, and in the latter part of January, 1887, were thrown open to the members, the occasion being marked by a reception and ball.

Within the past year the club has been reorganized, and is today more popular than ever. The rooms have been completely refurnished, and present an attractive appearance. The reception rooms, reading room, parlors, cafe, dining room and billiard hall and lavatory are on the second floor. The rooms are large and airy and well lighted, and with the rich furniture and decorations present a home-like appearance. The third floor, formerly used as an assembly hall, was secured at the time of reorganization and turned into a gymnasium. This has been fitted with one of the most complete outfits in the State. There is absolutely nothing wanting in the line of apparatus for physical exercise. Everything was purchased under the supervision of a committee that thoroughly understood the needs of a gymnasium, and the result has been that their efforts have since been praised. The gymnasium is in charge of a competent trainer, and its popularity is attested by the large attendance at all times. The membership of the club is limited to 200, and the limit has been reached.



THE INDUSTRIAL WORKS.



ERECTING SHOP NO. 2.

INDUSTRIAL WORKS...

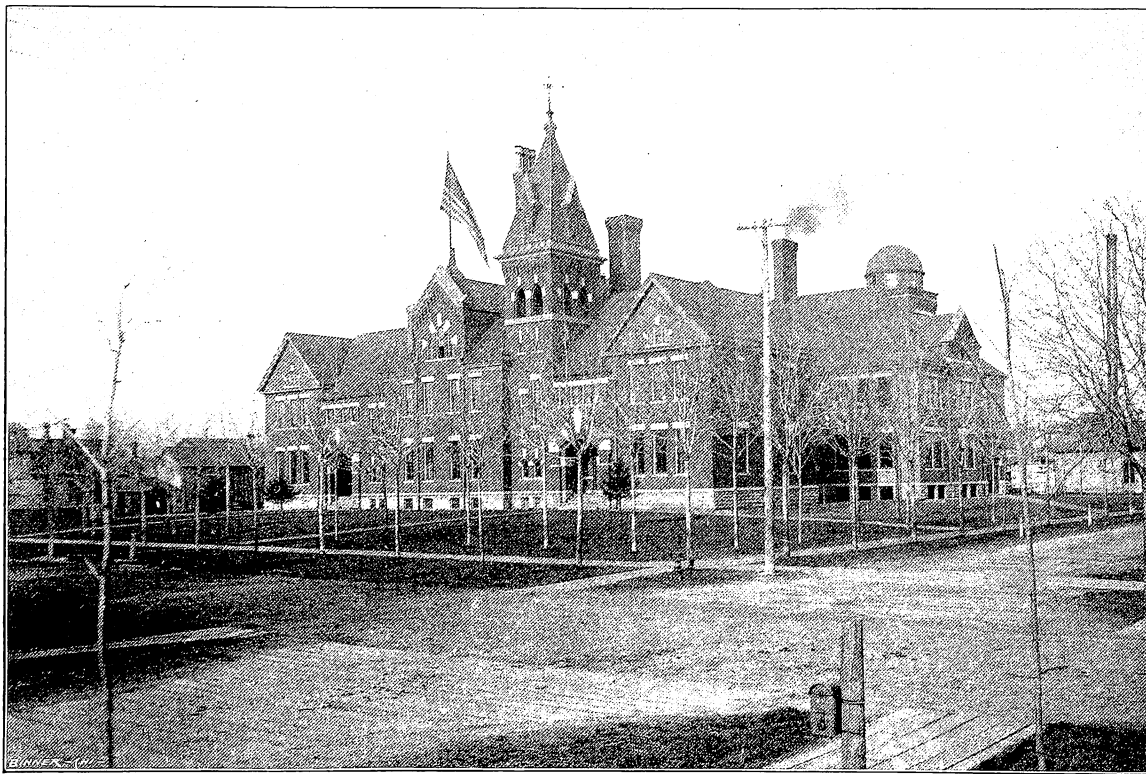
BAY CITY,
MICHIGAN.

MANUFACTURERS
.....OF

LOCOMOTIVE,
TRAVELING,
AND
JIB CRANES.

ALSO
MANUFACTURERS
.....OF

Railroad
Wrecking Cranes
AND
Pile Drivers.



THE HIGH SCHOOL.



J. A. STEWART,
SUPERINTENDENT OF SCHOOLS.

The Schools.....

SCHOOL District No. 1, City of Bay City, was organized under State Law, Act 365, Sept. 25, 1865. At that time the entire corps of teachers consisted of Mr. P. S. Heisordt, still an honored resident of this city, and two assistants. Vigorous measures were at once instituted to provide school facilities for the large and rapidly increasing number of children, and within five years the teaching force had grown to consist of a city superintendent, a principal of the high school, and twenty-four other teachers.

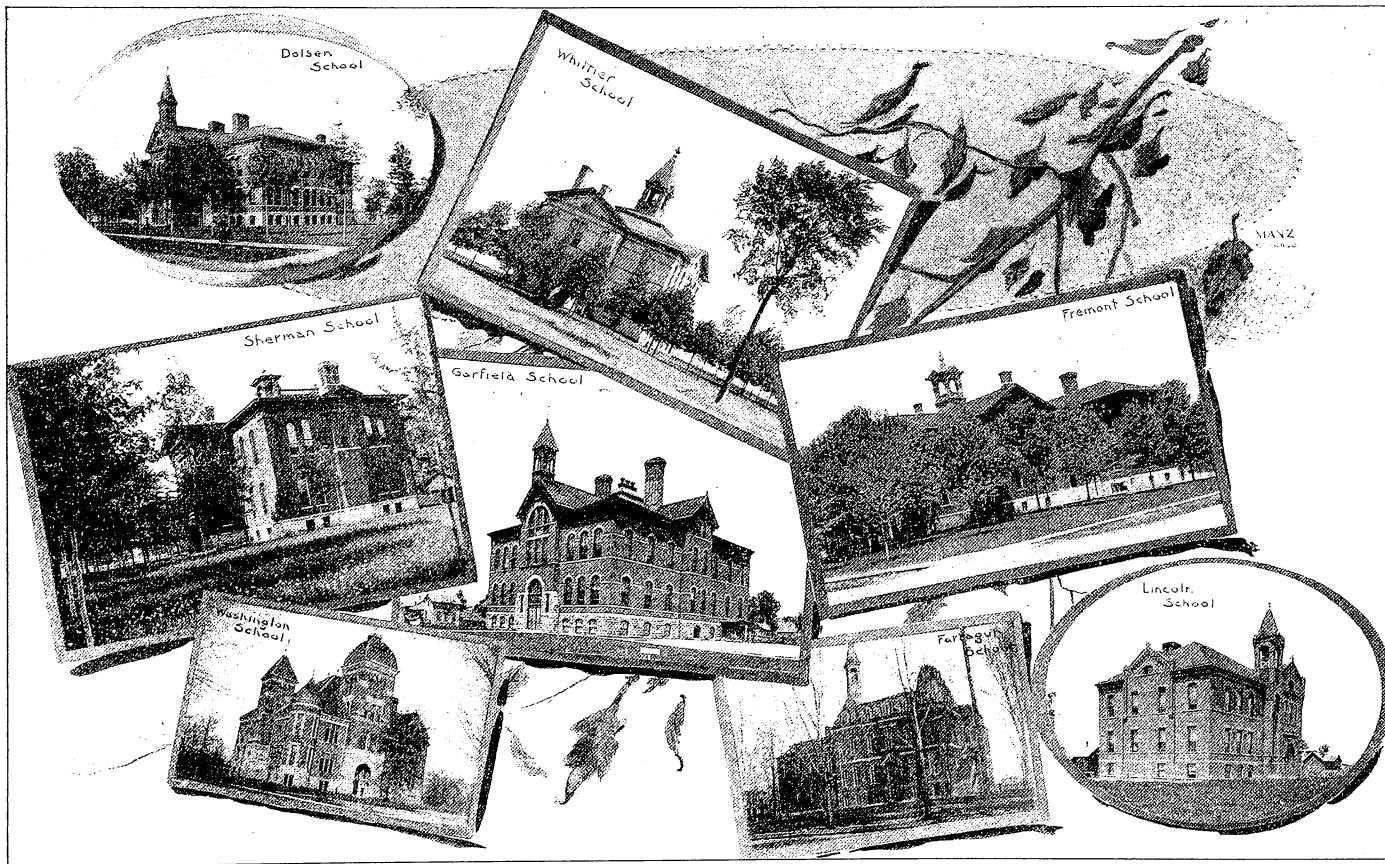
From the very first it was determined to place the schools of the city in the first rank. Graduates of Normal schools from Michigan and New York State were secured as teachers, and every effort was made to support them in thorough and effective work. The same interest in public school work has been kept up. A well equipped High School has been a prominent part of the system, the graduates of which are admitted to the University of Michigan upon diploma in all courses, the teachers being college graduates, mostly from the University.

In 1877 a Training School was established for the preparation of city teachers, and has rendered most efficient service to that end.

The report for February, 1898, shows a total enrollment for year to date of nearly 5,500, and an average number belonging of about 4,500.

The valuation of school property is \$275,000, with less than \$20,000 indebtedness.

The present corps of teachers consists of a superintendent of city schools, thirteen principals, a critic teacher in the training school, and one hundred and five assistant teachers, making one hundred and twenty in all.



The City Building.....

THE City Building is a structure of which every Bay Cityan feels proud. It stands on a slight elevation, at the corner of Washington avenue and Tenth street; its handsome tower stretching skyward for a distance of nearly 125 feet. The building was commenced in 1893, in response to a demand for more room in which to transact the rapidly expanding business of the city departments. Although work has been steadily pushed since the start, the building is not yet entirely completed, so thorough has been the care exercised in its construction. A glance at the illustrations in the opening pages of this volume will give the reader but a faint idea of the magnitude and handsome proportions of the building—solid and imposing—while the view of the main corridor and stairways will but feebly impress one with the interior design and finish. Here, gathered under one roof, will be found the departments of the municipal government, each working by itself, yet all convenient of access to each other when necessity demands. In interior finishings great care has been taken to secure only the best. The furniture is massive, yet useful, and will stand the ravages of time for many years. There is an air of solid substantiability about the massive stone structure that impresses the beholder instantly with the fact that the building is there to stay—that it is for use and not entirely for ornament. In the stately tower a sweet toned and powerful bell strikes the hours, the quarters being sounded on a bell of smaller size, while the four dials are visible day and night for a long distance.

Wood's Opera House....

Wood's Opera House was built in 1886, in response to a popular demand for a modern theatre. It has large stage accommodations and a seating capacity of 1,400. The main and stage entrances are on the ground floor, together with the parquet and parquet circle. There is a large balcony and a gallery. Within the walls of this house many of the most noted actors and actresses of the world have appeared. Bay City people are great lovers of fine entertainments and the large audiences attest their appreciation of the many excellent performances they are privileged to witness.



THE OPERA HOUSE.

The Michigan Pipe Company. . . .

One of the largest manufactories in the city and the largest of its kind in the world are the works of the Michigan Pipe Co.

This Company makes wood pipe and tubing of various kinds. Its improved Wyckoff water pipe, used extensively in water works, mines, mills, mineral springs, paper and pulp mills, has many notable points of superiority. The shell of this pipe is of wood about 2 inches thick, strengthened by a heavy spiral band. On account of the large amount of wood used in the shell, it resists frost to a much greater extent than an all metallic pipe. Being elastic, it successfully resists the shocks and all water rams caused by pumps when a system of works is under fire pressure. This was well illustrated by the experience of North Tonawanda, N. Y., in which 17 miles of improved Wyckoff water pipe in their system only cost \$7.52 for repairs during its eleventh year of use. When it is remembered that North Tonawanda is the second largest lumber port in the United States, and has the largest fire hazard, due to lumber piles, in the country, this is significant. Last year North Tonawanda made a large extension of its system so that there are now in the Tonawandas 45 miles of this pipe.

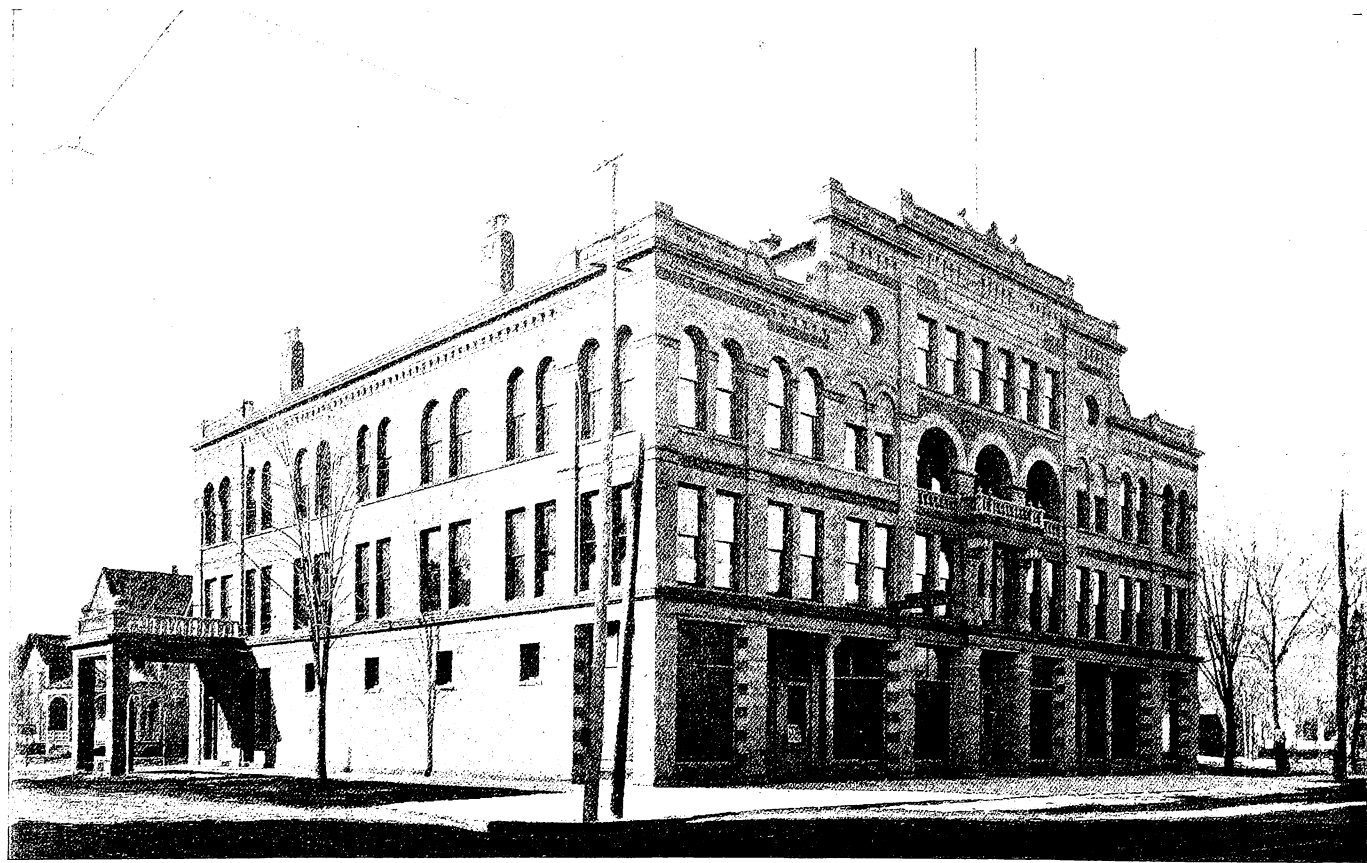
Ishpeming, Mich., one of the largest mining cities in the state, has a system of 28 miles of this pipe, and numerous other mining towns have put it in their systems. This endorsement by the iron producing towns, whose city officers are mainly men expert in the business, is very flattering.

Since electricity has been used as a propelling power on street railways, electrolysis has done untold damage to iron pipe, but the improved Wyckoff water pipe being a non-conductor of electricity, has not suffered in the least. This fact was commented upon by the electrical and technical press of the country during the last winter.

The steam pipe casing bored from solid logs is used by all the District Steam Heating Companies in the United States, and is the only successful underground steam pipe covering produced.

Square pipe for tanners and chain pump tubing are a large part of the company's production.

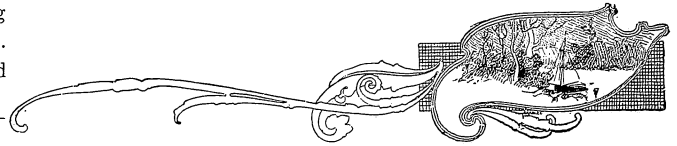
They also have an extensive creosoting plant in which they treat railway ties, wood conduit for underground wiring and wooden paving blocks. Creosoted wood paving blocks are destined to replace asphalt as the most popular high grade pavement.



THE RIDOTTO.

The Ridotto....

ONE of the finest office buildings in Bay City is the Ridotto, corner of Center and Madison avenues. The building covers a ground surface of 100 feet square, is three stories high, built of Zanesville pressed brick, and is practically fire proof. On the ground floor are two commodious store rooms, well lighted and ventilated. The second floor is fitted up in large, airy rooms suitable for office purposes, and here many professional men have taken up their business abode. A portion of the floor is devoted to railroad uses. Commodious stairways and elevators give easy access to the rooms. The third floor is devoted to an immense public assembly hall, suitable for dancing parties or entertainments of any kind. The hall proper is fitted with a stage, with necessary scenery, and will comfortably seat nearly 500 people. Adjacent to this are reception and toilet rooms, dining rooms and every convenience necessary. The hall is in high favor with the society people of Bay City, and within its walls many brilliant parties have been given since the construction of the building. The upper floor is reached by stairway and elevator, the latter being run for the accommodation of guests during private or public functions. The building is lighted with electricity and heated with steam, and there is nothing wanting that would conduce to the comfort of the occupants. The owners, Messrs. Chesbrough, are to be commended for the public spiritedness which prompted the erection of the handsome structure.



"LET THE

**INSURANCE
COMPANIES**

DO THE

WORRYING."

**If You
Want Your**

*FACTORY, MILL,
DWELLING OR
FURNITURE*

INSURED

I CAN

**PLACE YOUR RISK
IN FIRST-CLASS
COMPANIES**

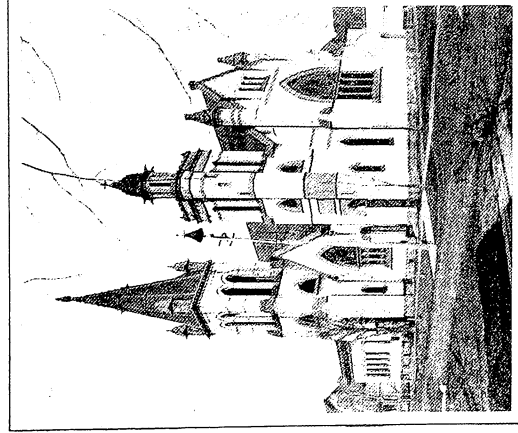


Buy your Life and Accident Insurance in the old reliable Travelers.

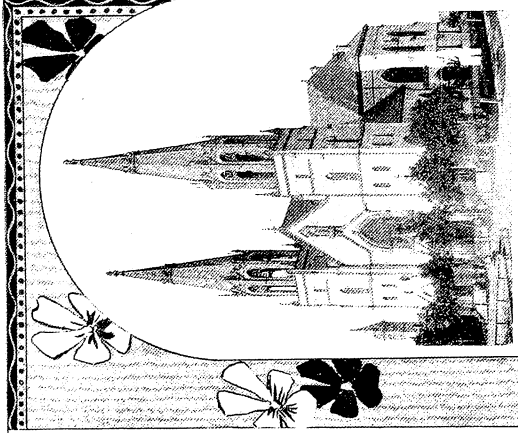
TELEPHONE
1121.

GEO. W. McCORMICK, Bay City, Michigan.

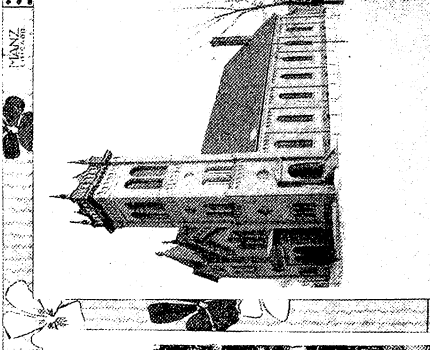
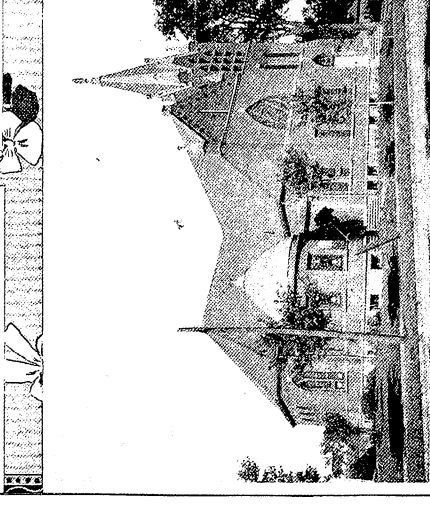
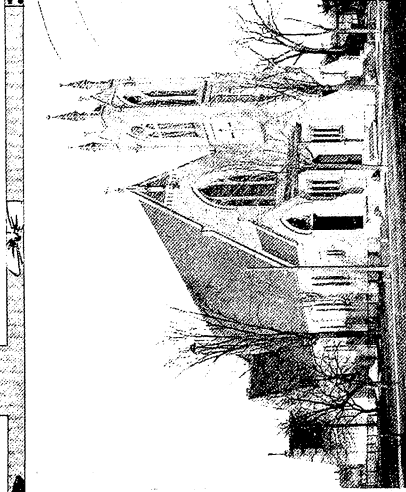
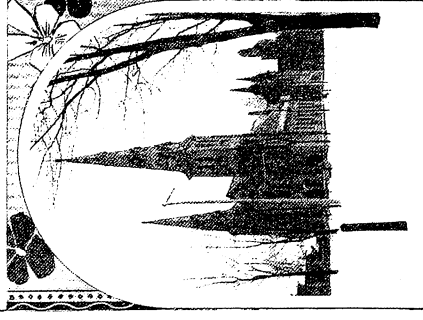
212
RIDOTTO.



MADISON AVENUE M. E. CHURCH.
FIRST BAPTIST CHURCH.
BROADWAY BAPTIST CHURCH.



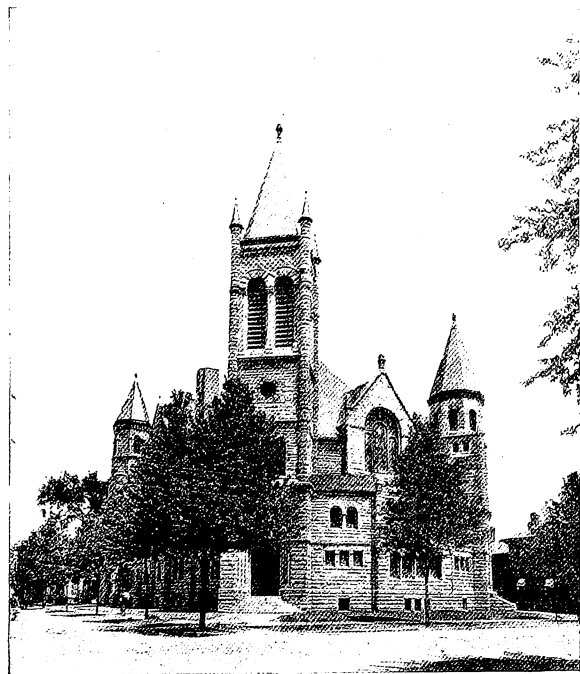
ST. STANISLAUS POLISH CHURCH.
TRINITY EPISCOPAL CHURCH.
ST. JAMES CHURCH.



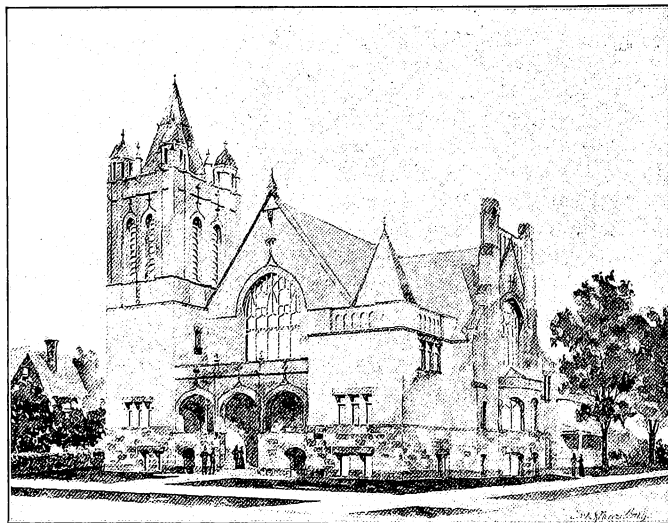
The Churches.....

BAY CITY is distinctively a city of churches, and many stately edifices of worship rear their spires aloft, proclaiming mutely that beneath their shadow dwell in peace and harmony some progressive congregation to whose thrift and enterprise the handsome structure is due. Probably the oldest church in the city is the First Baptist, under whose lofty roof congregations have worshipped for over thirty years. For two decades this church was the only one on Center avenue, but now the beautiful thoroughfare is graced by the imposing edifices of the Episcopalians and Presbyterians, both built of stone and of modern design, while the foundation for a large church has been completed by the Universalist Society and it is expected to have it ready for occupancy by fall. The followers of Methodism are finely housed in a substantial brick church on North Madison avenue. These churches rank in size and beauty with any in the state. The Catholic Societies worship in handsome churches. St. James congregation has a commodious edifice on Twelfth and Monroe streets, the Polish people have a splendid house of worship on Twenty-second and Grant streets, its two lofty spires reaching up into the sky to a height of over 100 feet and attracting attention from all visitors to that part of the city. St. Joseph's congregation has a commodious frame building on Grant street, while a fine religious home is now under construction by St. Boniface Society on Lincoln avenue and Eighth street. Scattered throughout the city are less pretentious houses of worship of the followers of nearly every faith.

The churches have ample accommodations for the large congregations belonging to each, and great pride is taken in their maintenance. They are surrounded by well kept grounds, furnished comfortably though not luxuriously, and are the admiration of all strangers who are so fortunate as to gain a glimpse of their magnificent proportions. Engravings of many of the buildings are to be found in this book and indicate the substantial and imposing character of the temples of worship.



FIRST PRESBYTERIAN CHURCH.



THE UNIVERSALIST CHURCH.

This edifice, now in process of erection, will, when completed, be one of the most attractive in the city. Being built of red brick and brown stone, its appearance will present an agreeable contrast to sister churches on the same avenue. It is to be a home for enterprises that foster and promote the higher life of Bay City.



WHEN YOU BUY

A
National
Bicycle

YOU GET
100¢ WORTH FOR
YOUR DOLLAR.



What You Get

FOR YOUR MONEY
IS JUST AS IMPORTANT
AS THE

...Amount you pay.

When
You
Want One

OR ONE THOUSAND **GOOD** BICYCLES—
WRITE US.

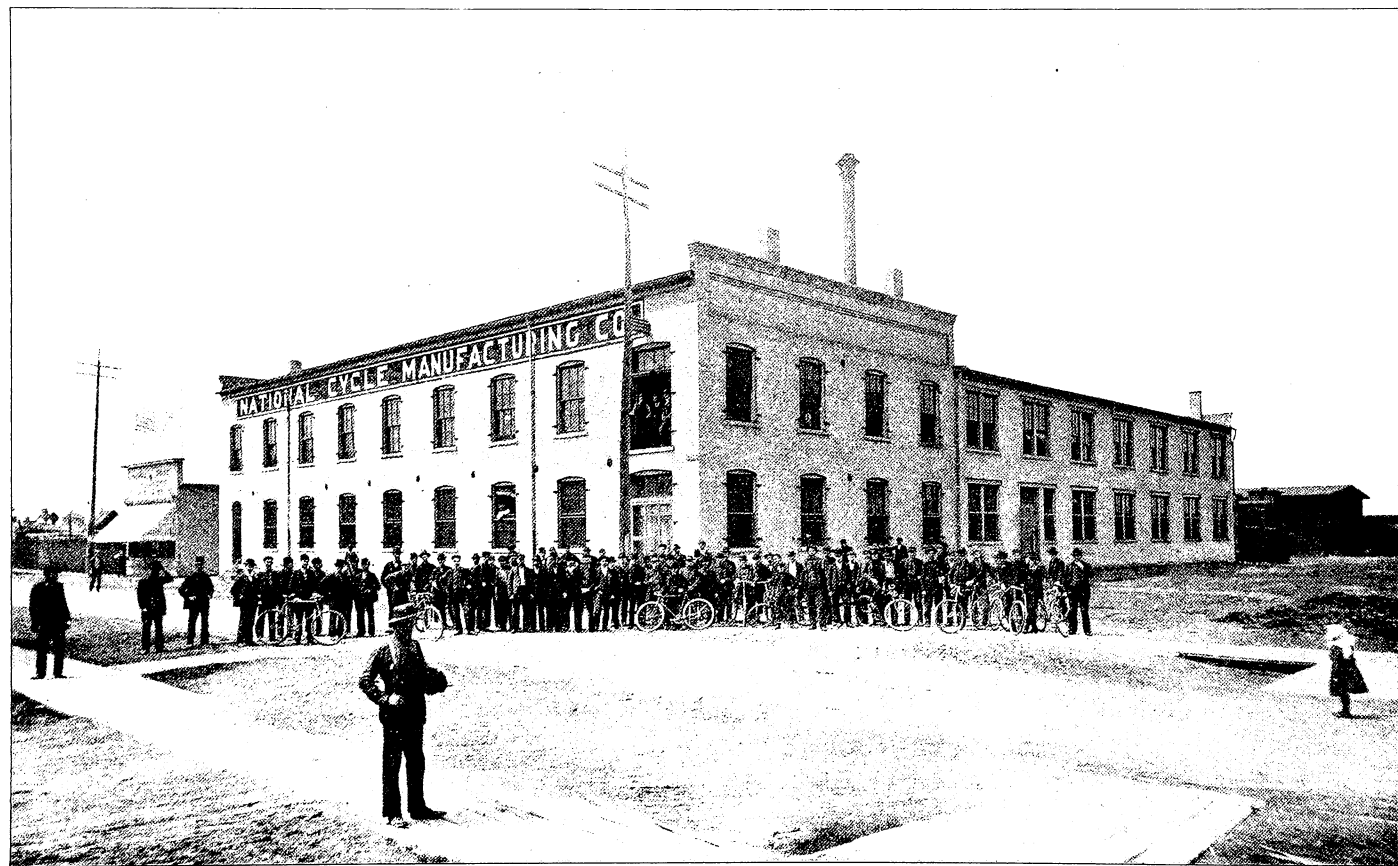
We Make
No Other Kind.

THAT TRADE MARK IS
ON EVERY BICYCLE
WE MAKE

and is a GUARANTY of VALUE.

Get Our Catalog.





FACTORY OF NATIONAL CYCLE MANUFACTURING CO.

National Cycle Manufacturing Co.

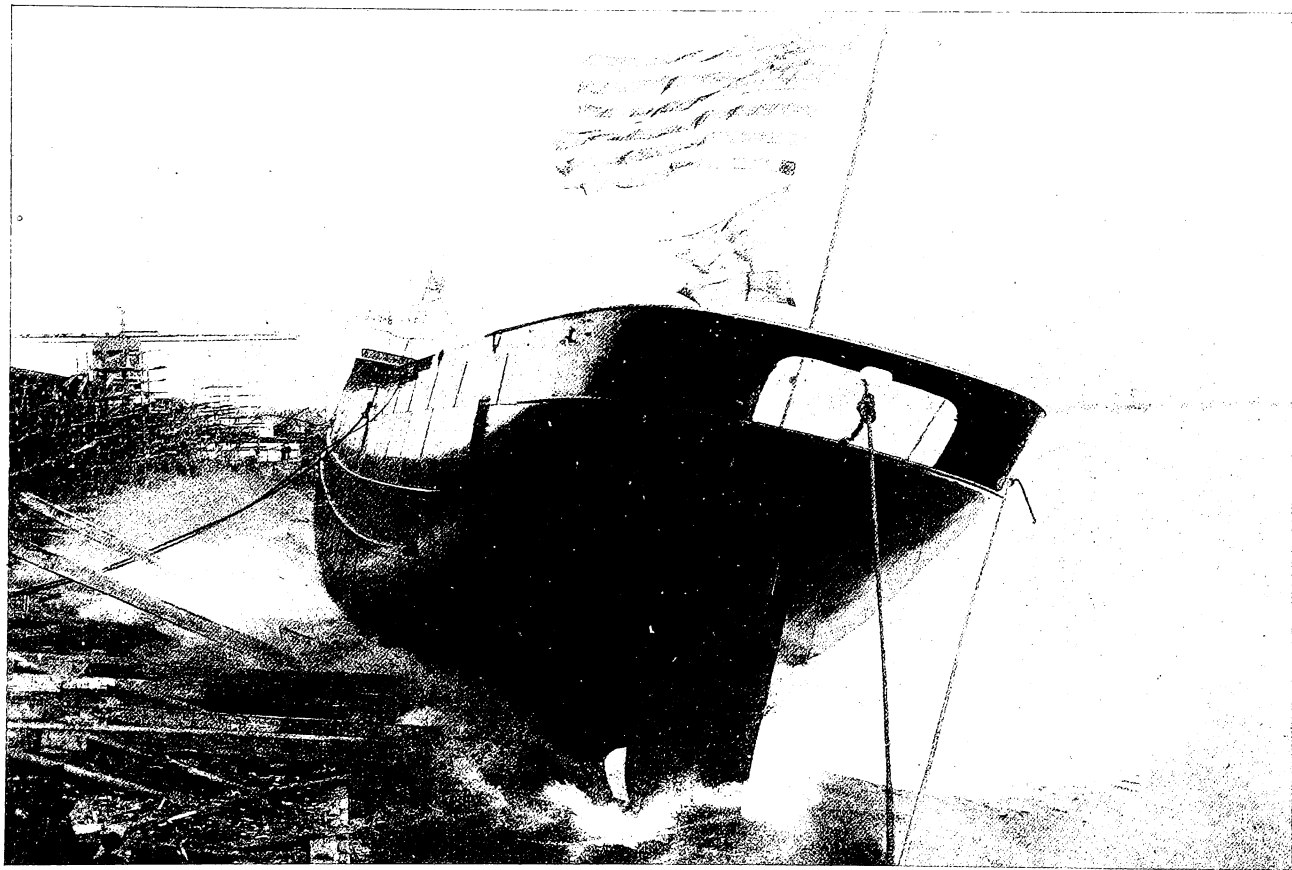
THERE is no institution in its corporate limits of which Bay Cityans are prouder than the National Cycle factory. Nearly every city of any consequence in the country has its cycle factory, but few equal the Bay City plant in the quality of work turned out. When the wheel craze swept over the country, several years ago, Bay City was affected. Realizing that the wheel had come to stay, Henry B. Smith, of the Michigan Pipe Company, consulted with several other gentlemen about the matter, and they reached the conclusion that a bicycle factory would be a good source of revenue. Accordingly the National Cycle Manufacturing Company was formed, with Mr. Smith as president. A large factory was constructed and equipped with machinery for turning out up-to-date wheels. It was the determination of the projectors to make a wheel that should win for itself a reputation from the start, and that they succeeded is demonstrated by the rapid rise in popular favor of the National. The factory has been kept abreast of the times in the matter of machinery, and every device calculated to improve the wheels is added as soon as its utility is established.

To-day the National is a standard wheel, recognized by the crack riders as one of the very best in the market. Many world's records have been broken by National riders, and its fame has not only spread all over the United States, but to other countries, and the National is now known wherever wheels are used. It is the proud boast of the company that «a National rider never changes his mount,» and this is borne out by the steady volumes of praise that are poured in from those who have the good fortune to take a spin on one of these silent steeds.

The Milling Industry.....

WE believe the community at large do not fully realize the magnitude and importance of this particular branch of our industrial resources, and that it has never taken the position which its importance demands.

We have in our midst three Flouring mills with a combined daily capacity of five hundred barrels, and with a storage capacity of fully one hundred thousand bushels of grain. The operation of these mills has played an important part in the development of the agricultural resources of Bay County.



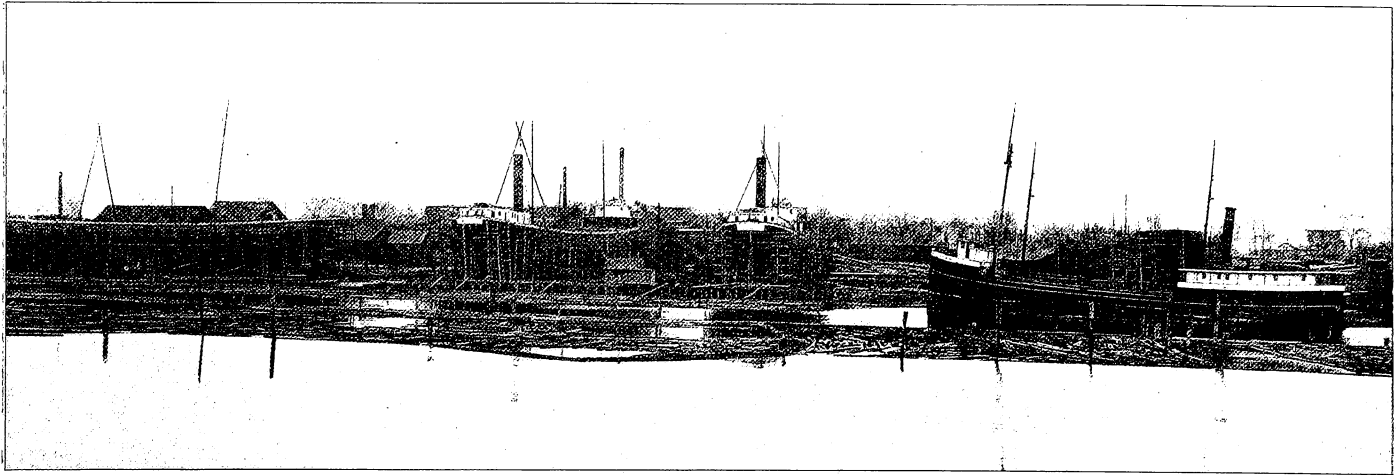
LAUNCH OF THE BIG STEEL FREIGHTER "CITY OF BANGOR" AT WHEELER'S SHIPYARD.

There is no grain market in the State of Michigan the size of Bay City where the farmers receive so near Detroit or Chicago prices for grain as in Bay City. The quality of the output is excelled by no other mills in Michigan grinding the same grade of wheat.

The three mills pay out annually to the farmers of Bay County for grain, including wheat, corn, oats, rye and barley, no less than \$400,000.00. When it is remembered that this large amount of money is paid out in cash to the farmers, who in turn immediately put the same in circulation throughout the various avenues of trade, it will be at once conceded that these industries and their maintenance is a matter of vital importance to the commercial welfare of our cities.

The mills are not able to buy from farmers more than half the amount of grain required to operate the business. The aggregate value of the grain consumed and handled annually would not fall short of 1,000,000 bushels. The mills are all thoroughly equipped with the most modern machinery for manufacturing, not only all of the different grades of flour but all of the other products of wheat and coarse grains.

They pay out annually in salaries to employees upwards of \$25,000.00.





CORNER CENTER AND WASHINGTON AVENUES.

BLACK & FOX,

WHOLESALE DEALERS IN

PINE AND
HARDWOOD *LUMBER.*

510 PHOENIX BLOCK,

BAY CITY, MICHIGAN.

TELEPHONE 1117.

PITTS & COMPANY,

MANUFACTURERS OF

WHITE PINE *LUMBER*

AND SALT.

MILLS & SALT WORKS, FOOT OF WASHINGTON ST.

BAY CITY, MICHIGAN.

BAY CITY'S

LEADING

CROCKERY

AND

WALL PAPER
HOUSE.



W. E. SEE & CO.

313 CENTER AVENUE.

CUT GLASS, ART GOODS,
SILVERWARE, CROCKERY,
WALL PAPER, LAMPS.

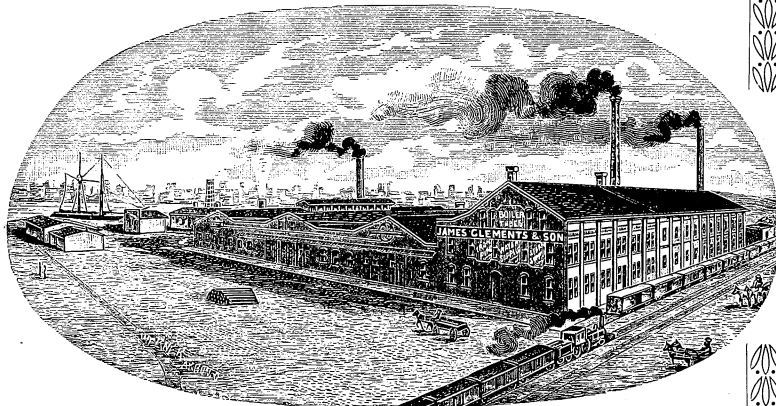
Masonic Temple...

THE handsome home of the Masonic fraternity of Bay City graces the corner of North Madison avenue and Sixth street. The temple is of Moorish design, and one of the few buildings in this country devoted exclusively to Masonic uses. It has ample accommodations for the bodies that meet within its walls, with two large lodge rooms, reception rooms, drill rooms, commodious apartments for club purposes, and dining hall and culinary department in the basement. Upwards of a dozen different Masonic bodies meet in the temple, one or both of the lodge rooms being in use nearly every night. There are fully 700 members of the different organizations, and the temple is the first place inspected by Masonic visitors to the city.



Jas. Clements & Son,
 Manufacturers **PIPE AND FITTINGS**
 and Jobbers

~ WELL CASING ~



Brass and Iron Valves, Cocks, etc.

»»»»»»»»»»
 BELTING,
 PACKING and
 HOSE.
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**MILL and
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Water Street, between 11th and 12th,
BAY CITY, MICH.

“Oldest
 and Best
 in the
 City....

Center avenue
 Corner of
 Saginaw



The Best of all places

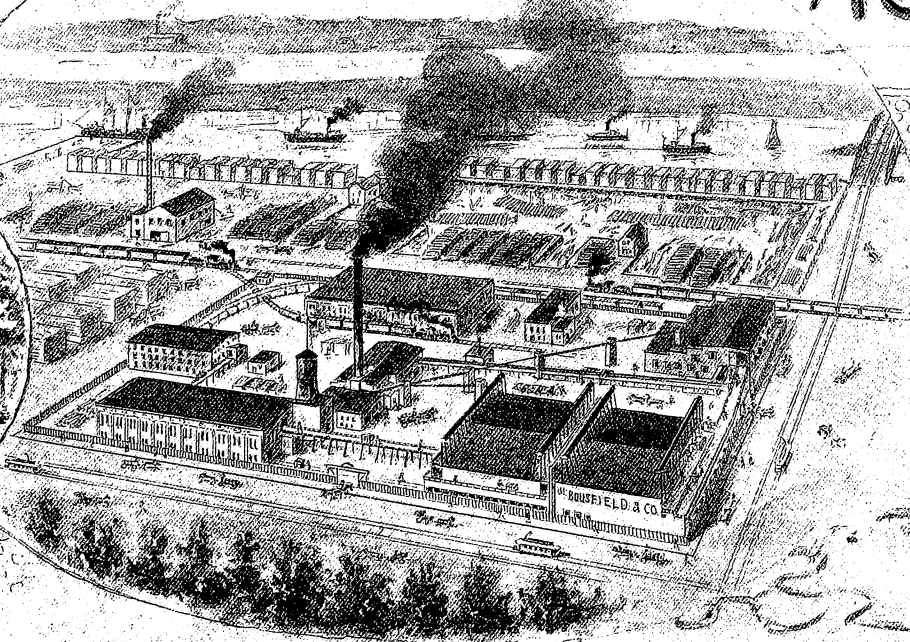
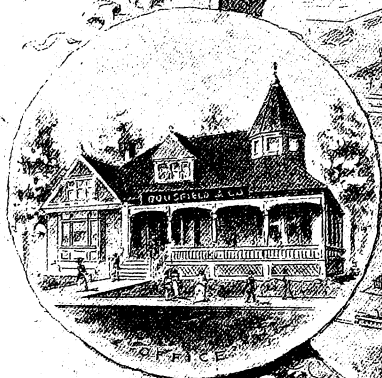
TO SUPPLY YOUR EVERY DAY
 WANTS IN THE LINE OF FAMILY
 MEDICINES, APPLIANCES FOR THE
 SICK ROOM, TOILET ARTICLES, ETC.,
 OR HAVE A PRESCRIPTION FILLED,
IS AT

Mason & Beach's
DRUG STORE.

Center avenue,
 Corner Saginaw street.

Rousfield & Co

Bay City, Mich.



THE LARGEST WOODEN-WARE FACTORY IN THE WORLD.



Telephone 1397

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THE ONLY EXCLUSIVE STORAGE
WAREHOUSE IN THE CITY.

THE FINEST
FURNITURE CARS
in the
STATE.

OFFICE AND WAREHOUSE,
1009 and 1011 Water Street,
Bay City, Mich.

B. BURBRIDGE & COMPANY, DEALERS IN Mantels and Grates



OF ALL KINDS.

MASON CONTRACTOR and BUILDER.

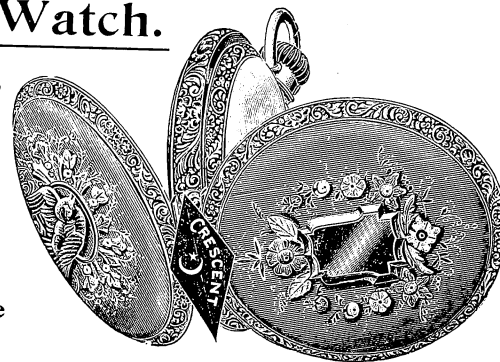
WRITE FOR ESTIMATES.
CORNER SEVENTH AND SAGINAW STS.

Bay City, Mich.

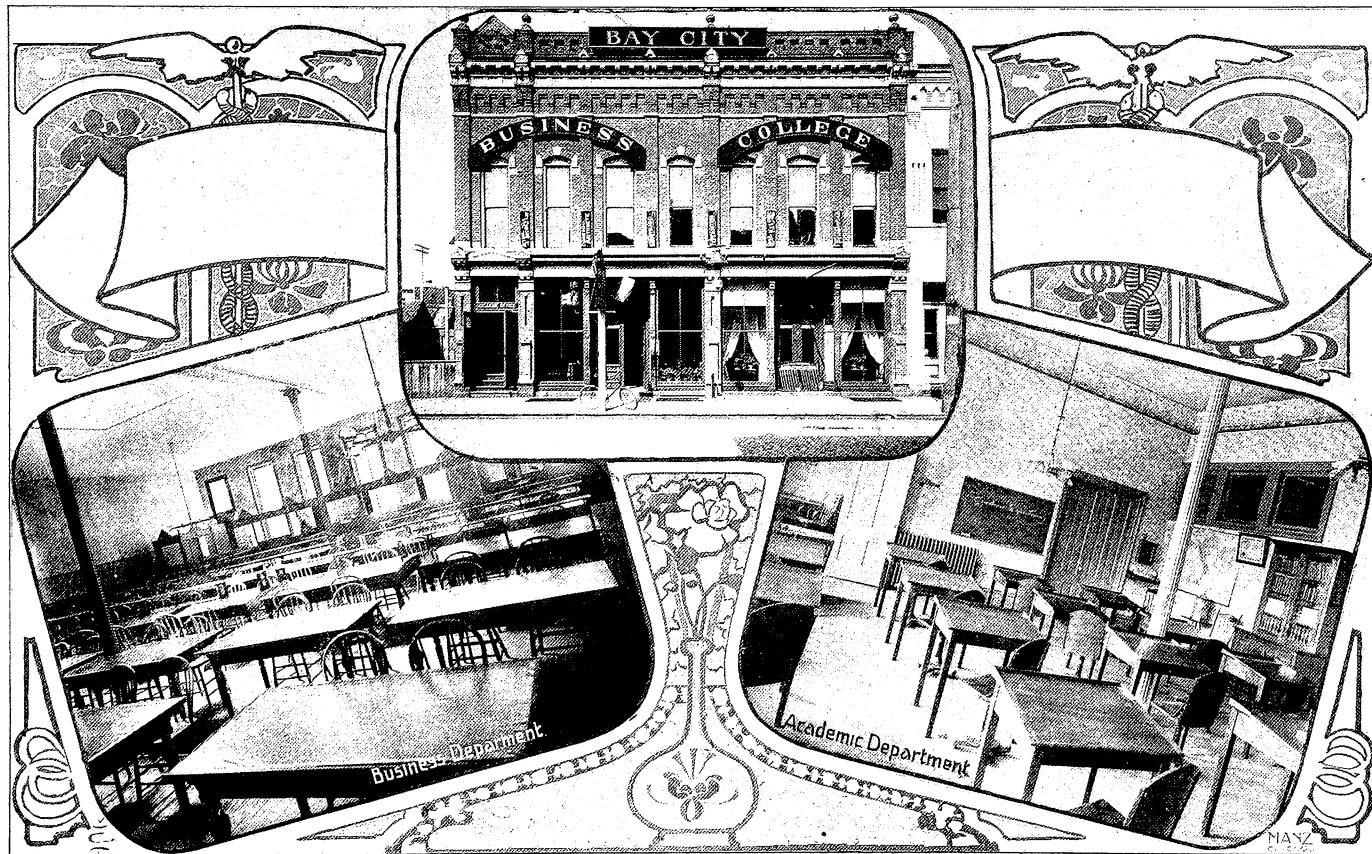
\$10.00 Watch.

Ladies' Watch,
ELGIN....
...Movement,
Filled Case,
Warranted.

Rose's
Jewelry Store
208 Center Ave.



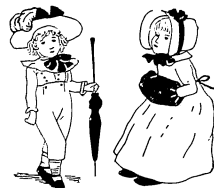
CATALOGUE SENT ON APPLICATION.



BAY CITY BUSINESS COLLEGE.



The



Old Second National Bank

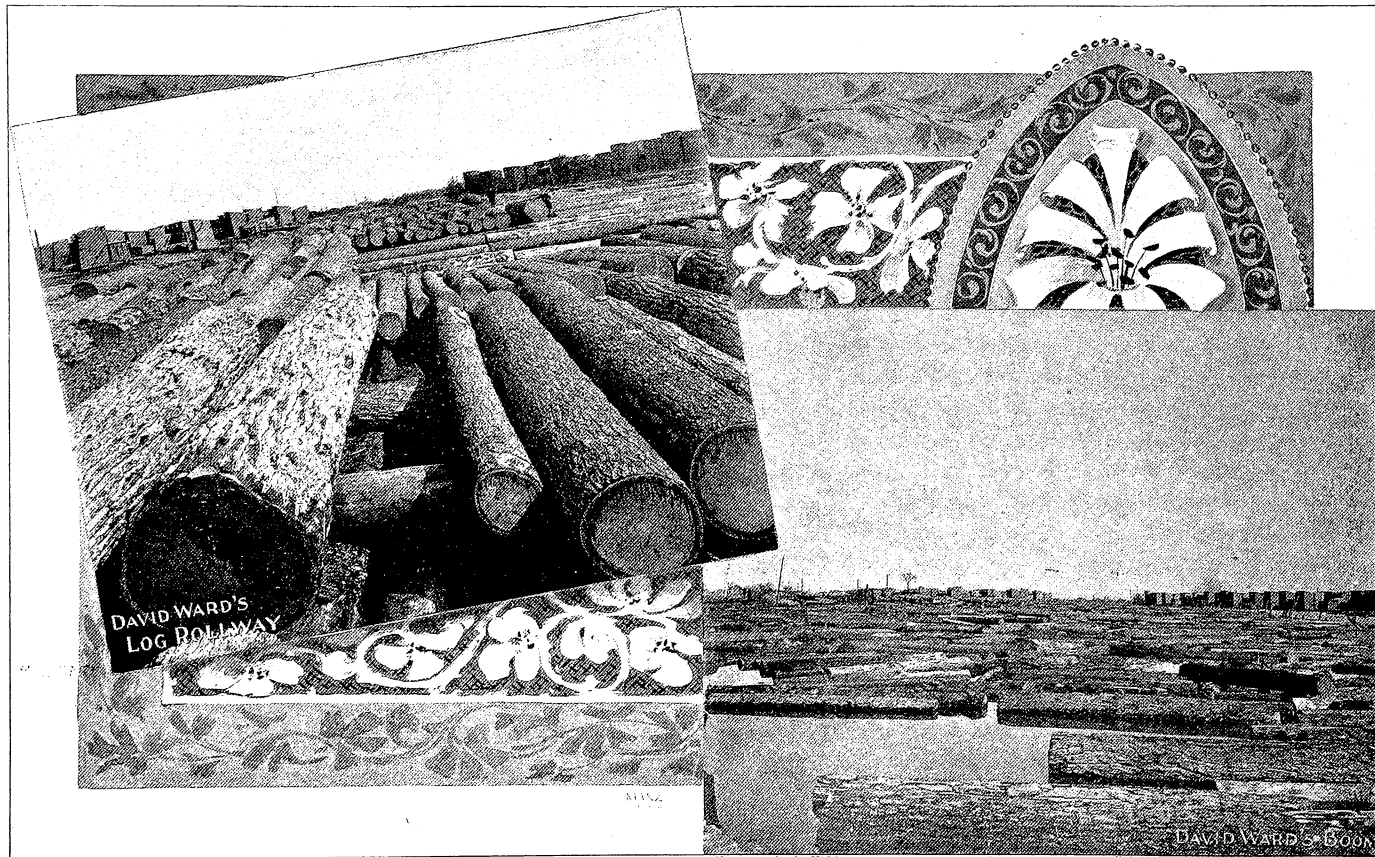
BAY CITY, MICHIGAN.

Capital Stock	.	.	\$300,000 00
Surplus Fund	.	.	28,000 00

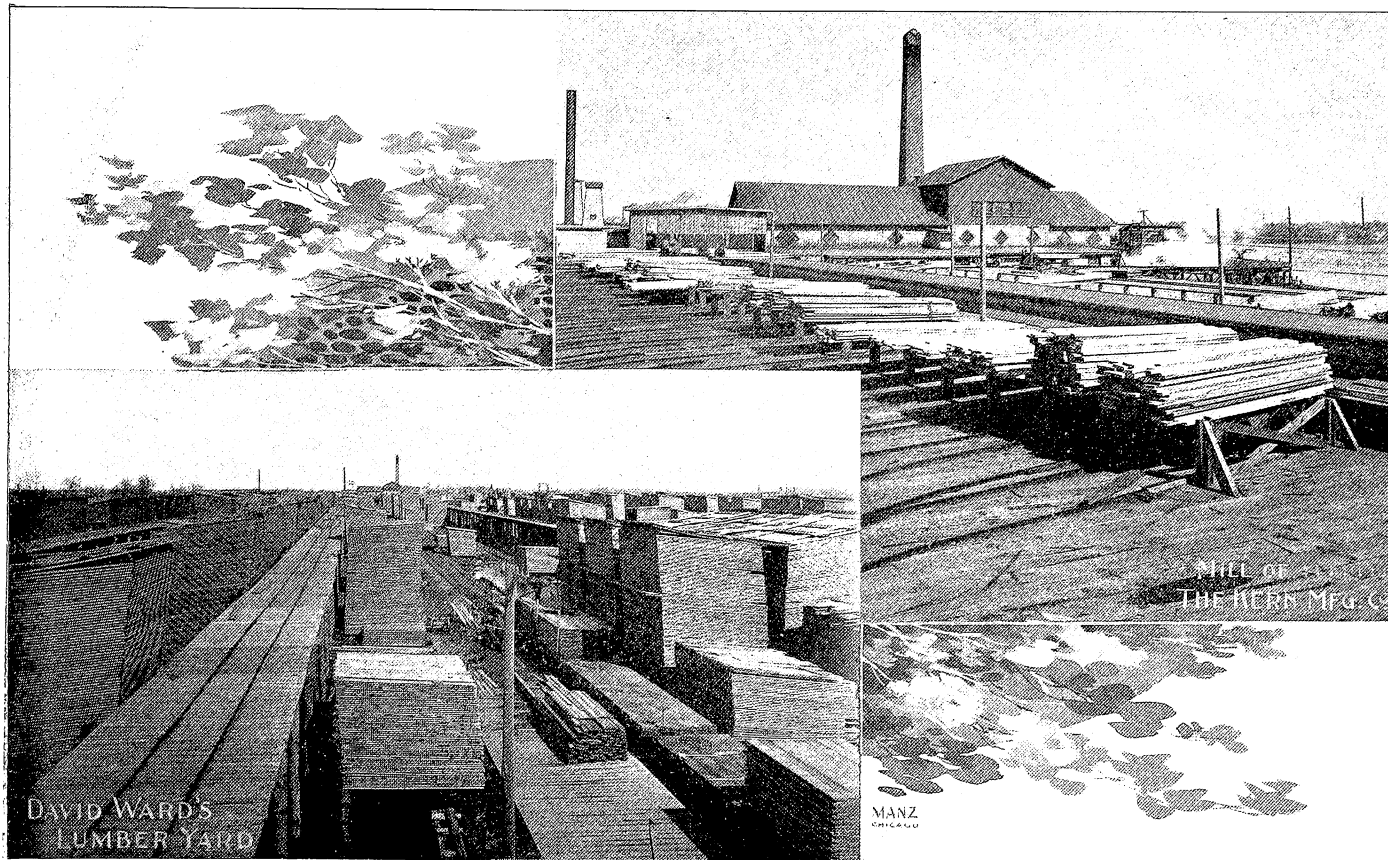
ORRIN BUMP, President. M. M. ANDREWS, Cashier.
JAS. DAVIDSON, Vice-Prest. C. M. BUMP, Asst. Cashier.

DIRECTORS:

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TELEPHONE 1150.

BAY CITY.

MONEY TO LOAN

.....ON.....

FARMING LAND and CITY PROPERTY.

BARGAINS IN REAL ESTATE.

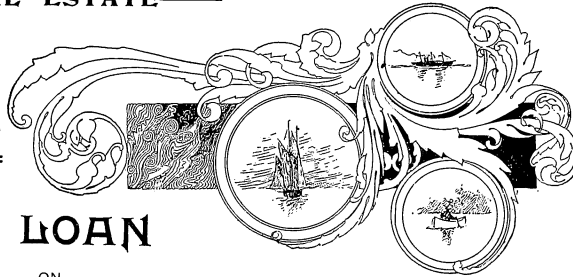
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210 Third Street, near Washington.

Residence:
Corner Sixth and Farragut.

L. F. ROSE.

— BAY CITY, MICH.



C. E. Rosenbury & Sons,

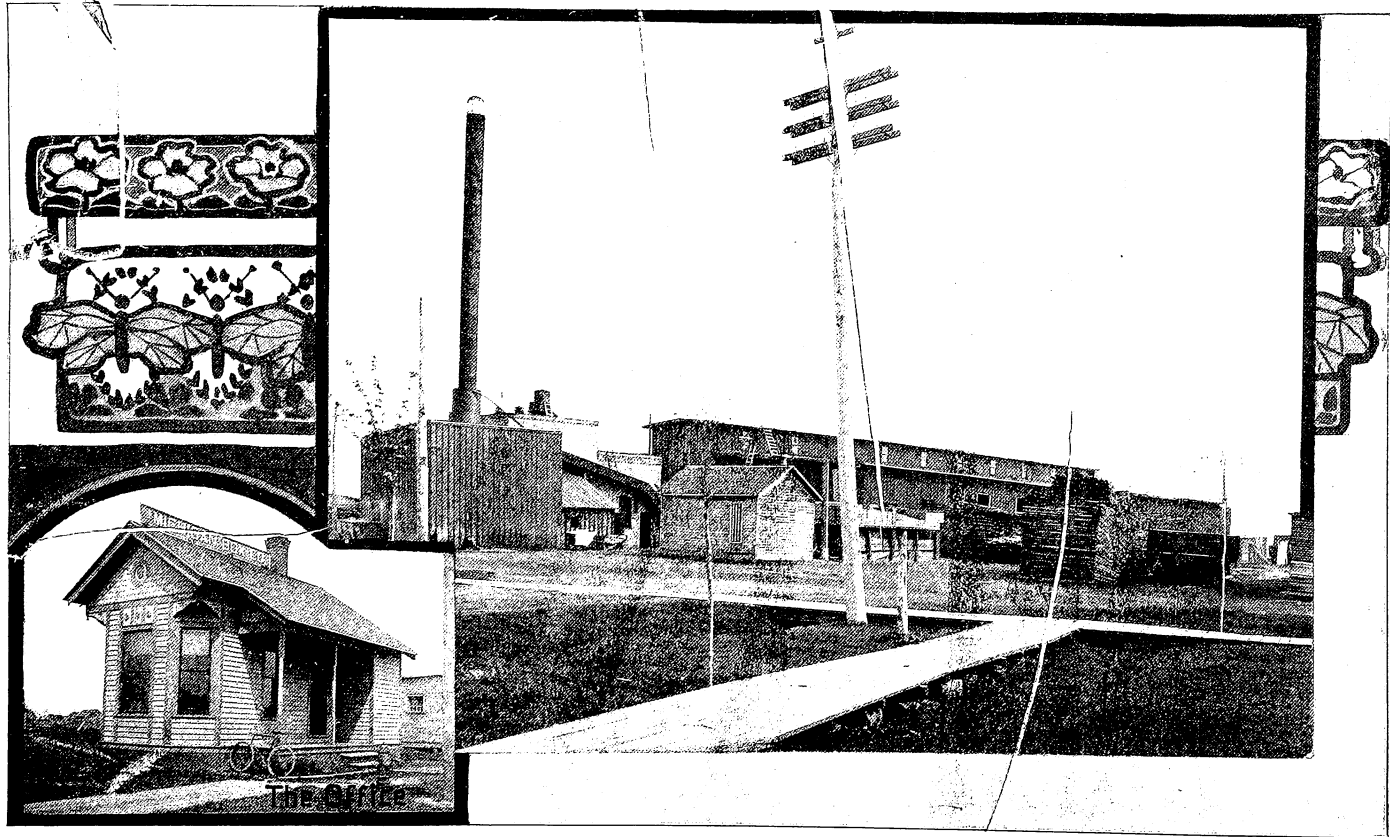
COMPLETE LINE OF

Furniture,
Carpets,
Draperies,
Curtains,
Etc.



Chinaware,
Lamps,
Stoves,
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Etc.

Washington Avenue, Corner 5th.

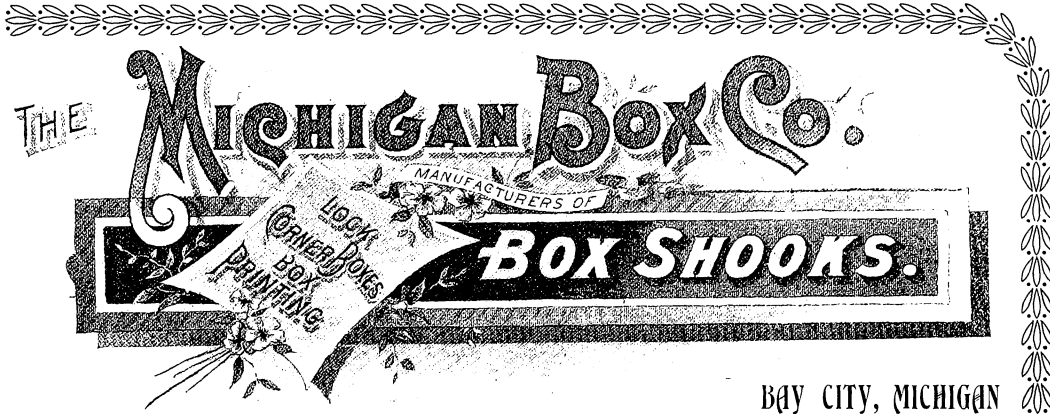


FACTORY OF THE MICHIGAN BOX COMPANY.

Our Sister City...

DIRECTLY opposite Bay City, on the west banks of the Saginaw river, is West Bay City, a thriving, progressive city of about 18,000 population, with fine business blocks, well paved streets and an excellent municipal government. West Bay City possesses shipyards, saw mills, box factories, and industries of every kind. Large numbers of workmen are occupied in these hives of industry in turning out manufactured products that are shipped to every part of the world. The city was founded about 30 years ago and has enjoyed a steady growth ever since. It was selected by the late Henry W. Sage as the headquarters for his extensive Michigan operations and for years his vast lumbering business was conducted there.

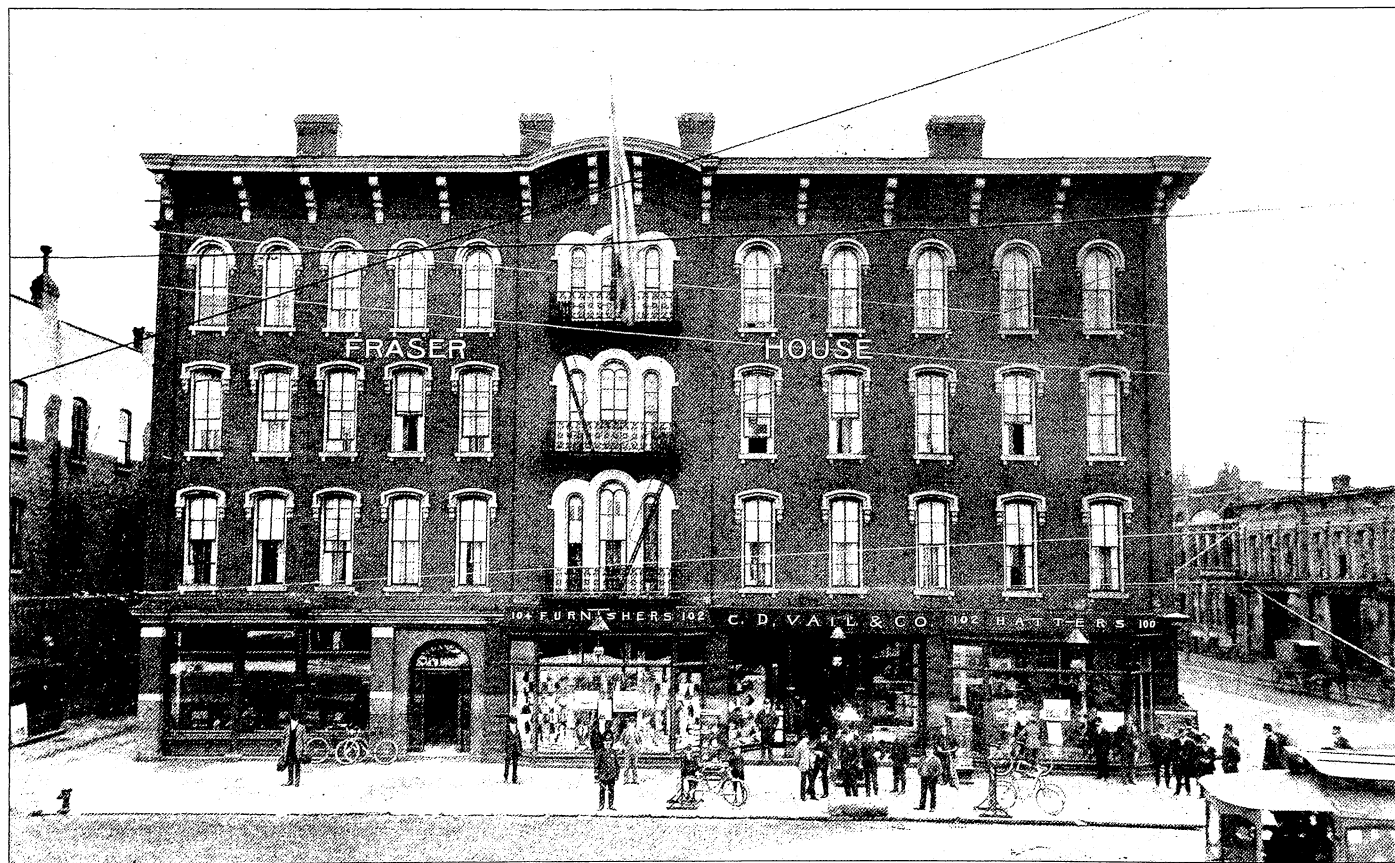
West Bay City has water works, an electric lighting plant, a public library, excellent schools, and good fire and police departments.



THE **MICHIGAN BOX CO.**
MANUFACTURERS OF
BOX SHOOKS.

LOOK FOR THE
CORNER BOX
PRINTING

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C. D. VAIL & CO., HATTERS AND FURNISHERS, FRASER HOUSE CORNER.

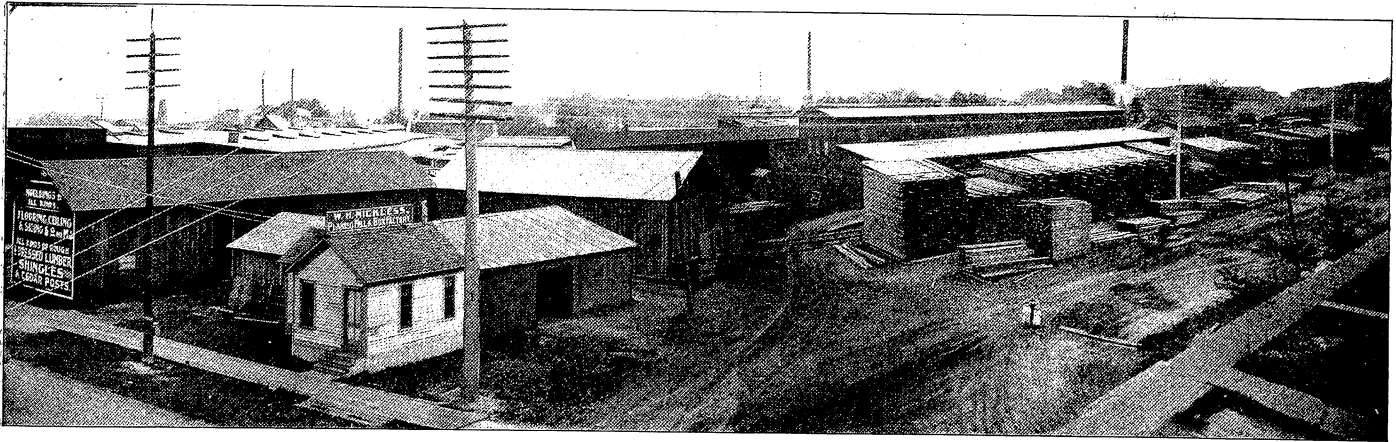
...W. H. NICKLESS,

manufacturer
.....of

WHOLESALE and RETAIL

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Siding and Moulding.

Box Shooks and Crates.



CAR PLANING

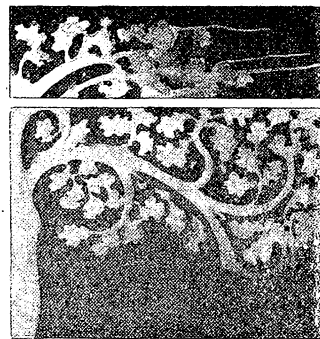
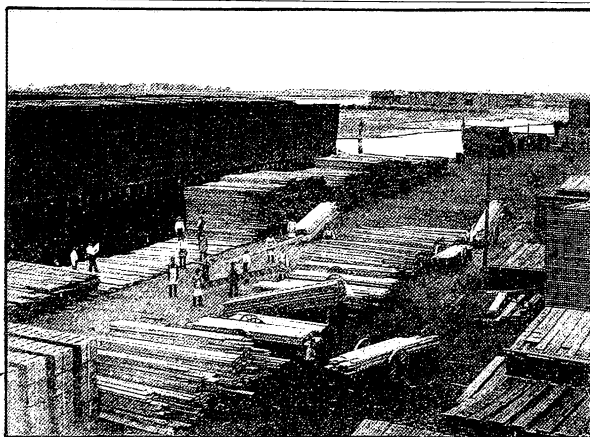
A SPECIALTY.

BOXES PRINTED ON ORDER.

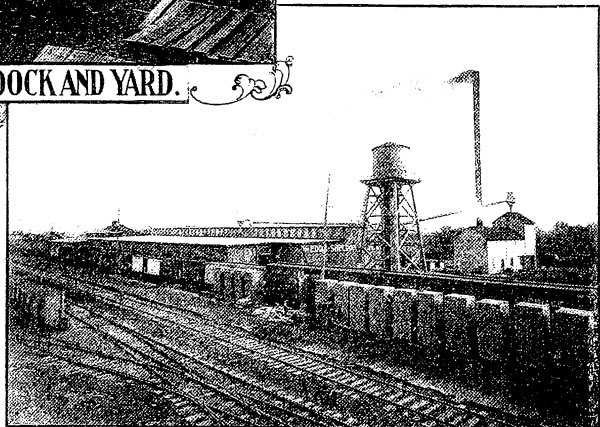
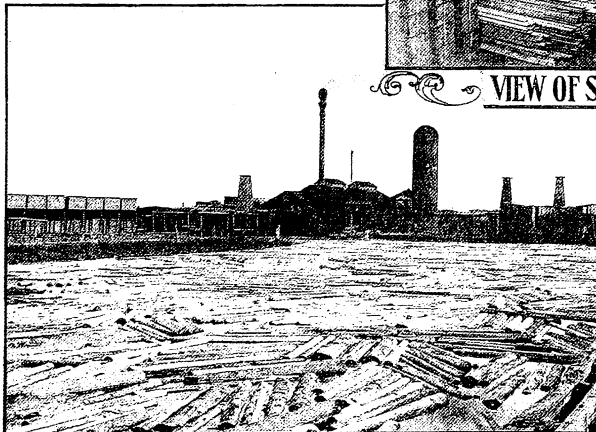
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THOROUGHLY WELL-SEASONED LUMBER
ALWAYS ON HAND.

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Foot of Madison avenue,
on F. & P. M. R. R.

BAY CITY, MICH.



VIEW OF SORTING DOCK AND YARD.

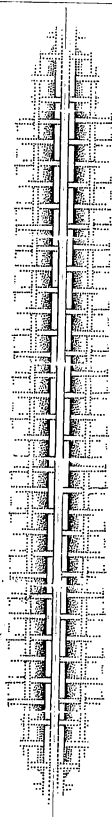


SAWMILL AND LOG ROLLWAY.

PLANING MILL AND DRY KILN.

Our
Specialties:

Barn Boards,
Base and Casings,
Cutting Lumber,
Dimension Shingles,
Kiln-Dried Mouldings,
Window Frames
in K. D.



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MANUFACTURERS and

WHOLESALEERS of

Bay City, Mich.

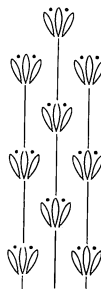
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White Pine
Lumber.

We
Guarantee
Dry Stocks,

STANDARD
EASTERN GRADES.



MIXED CAR ORDERS

FOR THE

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SUPERIOR MILL WORK
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W. I. Brotherton
& Company,

WHOLESALE

Grocers and.....

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WELL KNOWN BRAND
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Family Java Coffee.
Finest in the World.

Importers of the
CELEBRATED
PAPPOOSE CHOP
.....of....

JAPAN TEAS.

AND
HANDLERS OF

Staple Groceries.

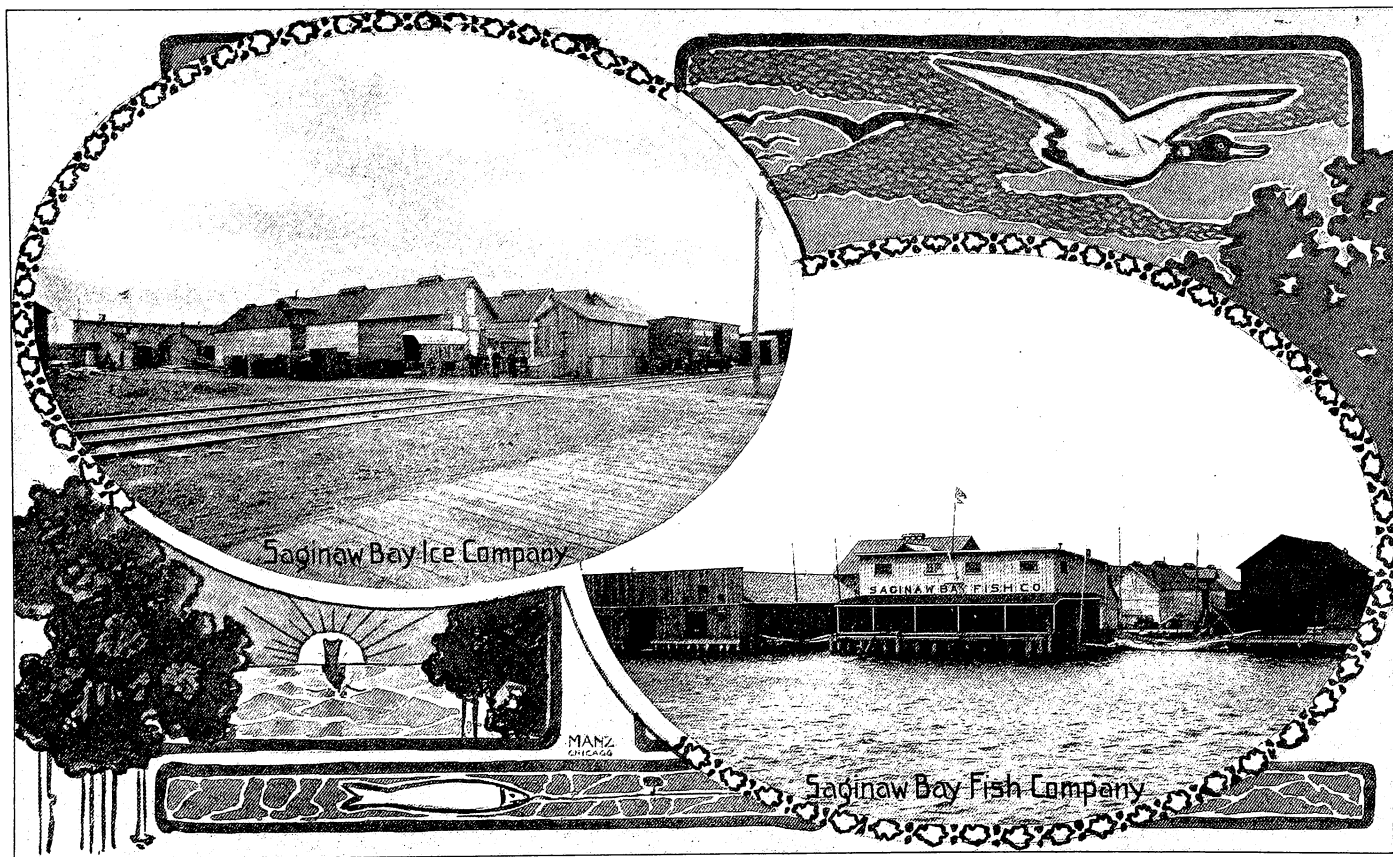
Our Representative Newspaper.

IN the BAY CITY TRIBUNE, Bay City and West Bay City have one of the representative dailies of the State. This paper is now firmly established, being in its twenty-seventh year. It has a greater prestige and a larger circulation than any other paper in Northern Michigan. It completely covers both the local and northern fields, and is the only morning paper published between Bay City and Marquette.

On Oct. 1, 1896, the Tribune passed into the hands of its present proprietors, Snyder & McCabe, and since then it has had a wonderful growth in every department. The Tribune prints the full Associated Press reports, receiving the exclusive morning service over its own leased wires. It has a great advantage over the state editions of the Detroit morning papers, in that it is enabled to print dispatches three hours later every morning.

The Tribune has a very complete plant. It was the first paper in the state outside of Detroit to put in type-setting machines, and is always first to take advantage of modern improvements. In connection with the Daily Tribune is published the Weekly Tribune, which has an immense circulation in the country. The Tribune has a large and efficient staff. Frank McPhillips, a newspaper man of long experience, is at the head of the editorial department, and W. H. Sheward, Jr., is city editor.





WEST BAY CITY, MICHIGAN.

FISHING.....

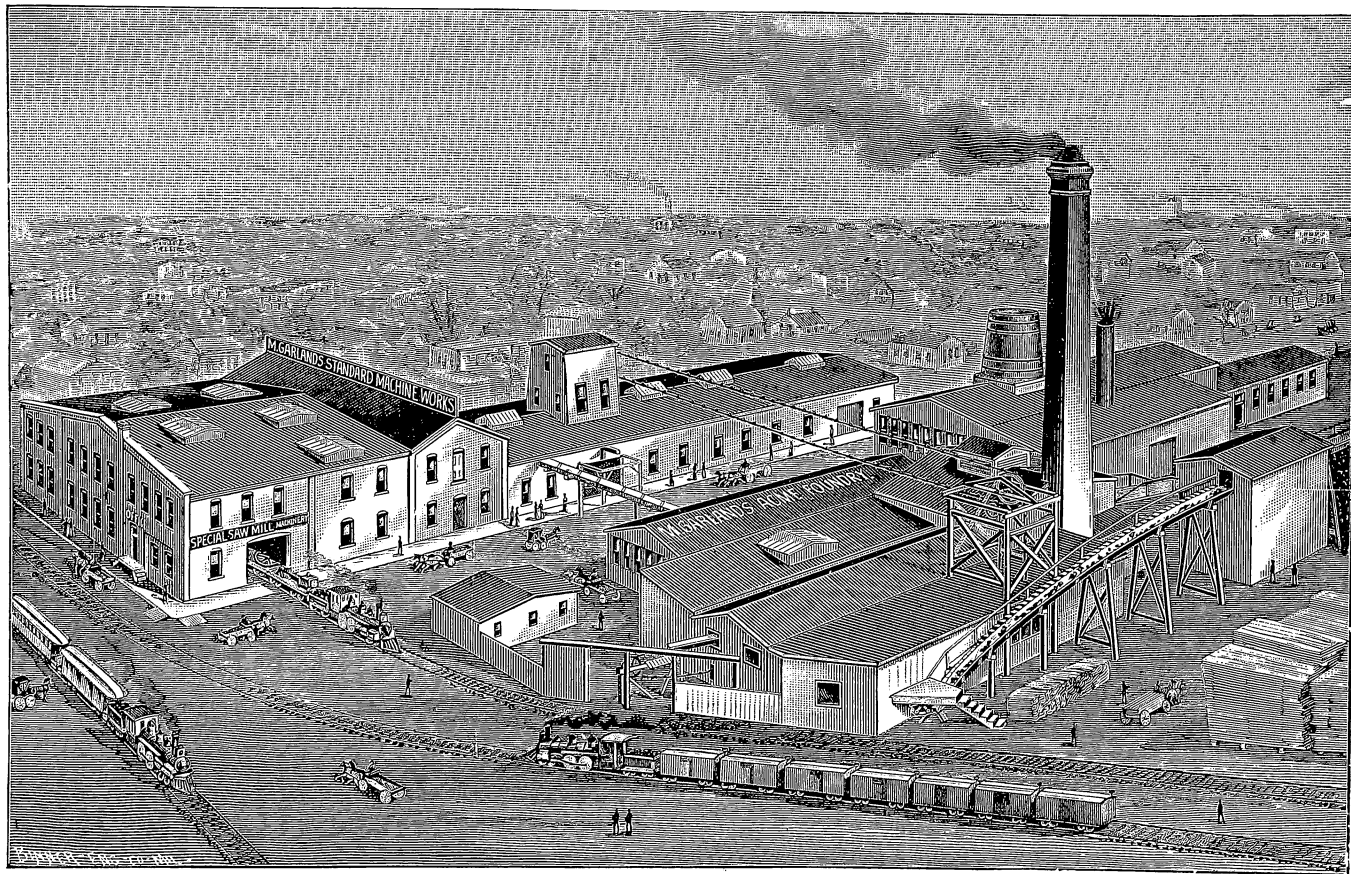


SHOP-PEN-A-GONS,
THE FAMOUS GUIDE, LAST DESCENDANT OF
THE CHIPPEWA CHIEFS.

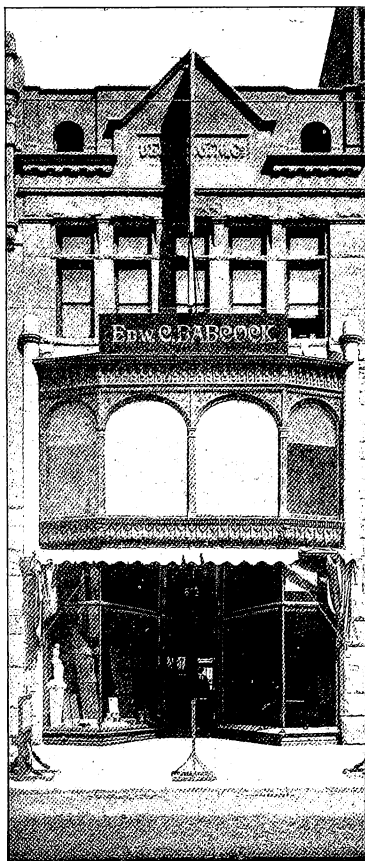
THE fishing industry of Bay City has assumed gigantic proportions during the last decade, and now there are thousands of dollars invested in the business. During the entire season, hundreds of men are in the employ of the several companies engaged in the business, or are under contract to furnish fish. In the winter, however, the industry reaches its greatest activity, for large numbers of fishermen go out on the ice in Saginaw Bay, erect huts, and live for several months, luring the finny tribe from the clear blue waters. Daily collections are made by sleighs, and the fish packed and shipped as promptly as desired, freezing not being necessary.

The large cities of the east, New York, Philadelphia, Baltimore and Boston, are the best markets for Saginaw Bay fish. To these cities immense quantities of fish are shipped weekly. The fishing grounds along the river and bay are generally owned by the firms engaged in the business, their riparian rights extending to the center of the stream. Along these grounds the nets are set, and lifted daily, if necessary, although generally this operation is not required so often. It is not uncommon to draw up from one to three tons of fish at a lift.

The firms engaged in the business have every facility for handling immense quantities of fish, the plants comprising ice houses, packing sheds, etc. During the busy season the houses are visited by many people, who watch the interesting process of preparing the fish for shipment. The majority of the output goes by rail, but the express companies are given a liberal share of the business.



STANDARD MACHINE WORKS OF THE M. GARLAND CO.



Edward C. Babcock,

INTERIOR

... Decorator

and Fresco Painter.

WE CONSTANTLY HAVE A LARGE FORCE
OF EMPLOYES, SKILLED IN THE MOST
ARTISTIC AND LATEST STYLES OF
DECORATING.

Designs
and Estimates

CHEERFULLY
..... FURNISHED.

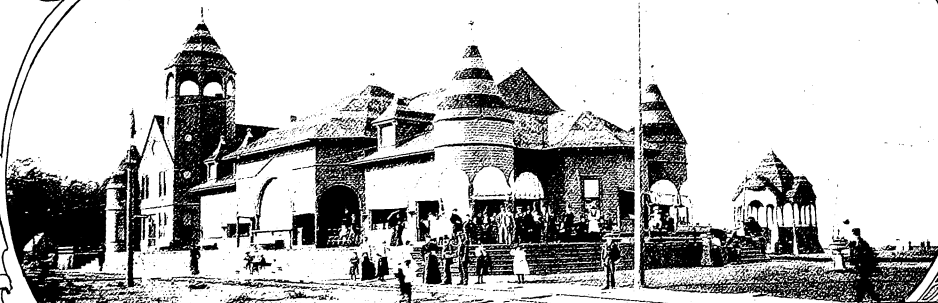
Largest and Finest Stock of WALL PAPER

... IN THE CITY ...

MIRROR PLATES and
BEVELED PLATE GLASS furnished to order.

816 Washington ave., BAY CITY.

PAVILION WENONA BEACH



The People's

... HOUSE FURNISHING
COMPANY

SUCCESSORS TO

— SEE BROS. —



FURNITURE

AND EVERYTHING

FOR THE HOME.

823, 825, 827, 829, 831 North Water Street,
Corner Fifth Avenue.

— BAY CITY, MICHIGAN. —



ALL ROADS ARE
..... ALIKE TO A **Monarch**

PERFECTION

Is the result of our long
experience.....

ASK US FOR A CATALOGUE.

Rechlin & Frank,
...Hardware.

Bicycles and
Bicycle Sundries.

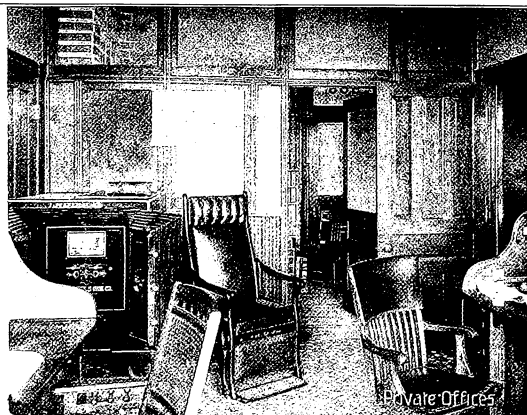
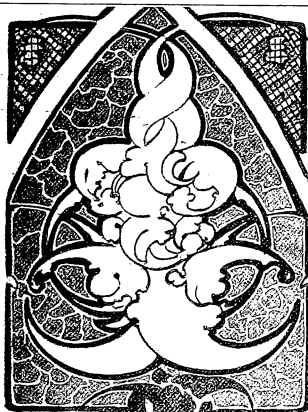
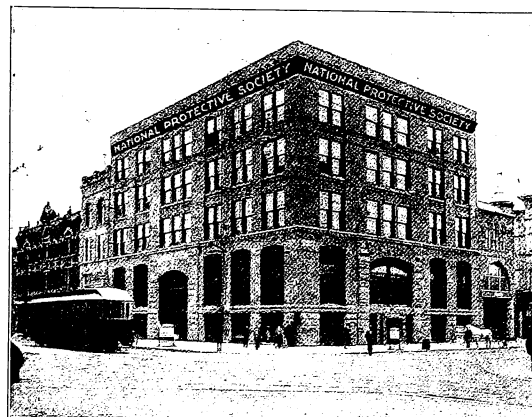
WATER STREET,
FOOT OF CENTER AVE.

BAY CITY, MICHIGAN.



House
Furnishings,
Guns,
Fishing Tackle,
Sportsmen's
Goods

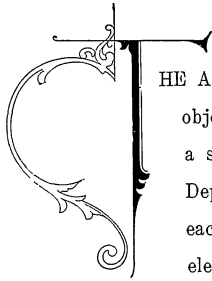
OF ALL KINDS.



THE NATIONAL PROTECTIVE SOCIETY OF BAY CITY.

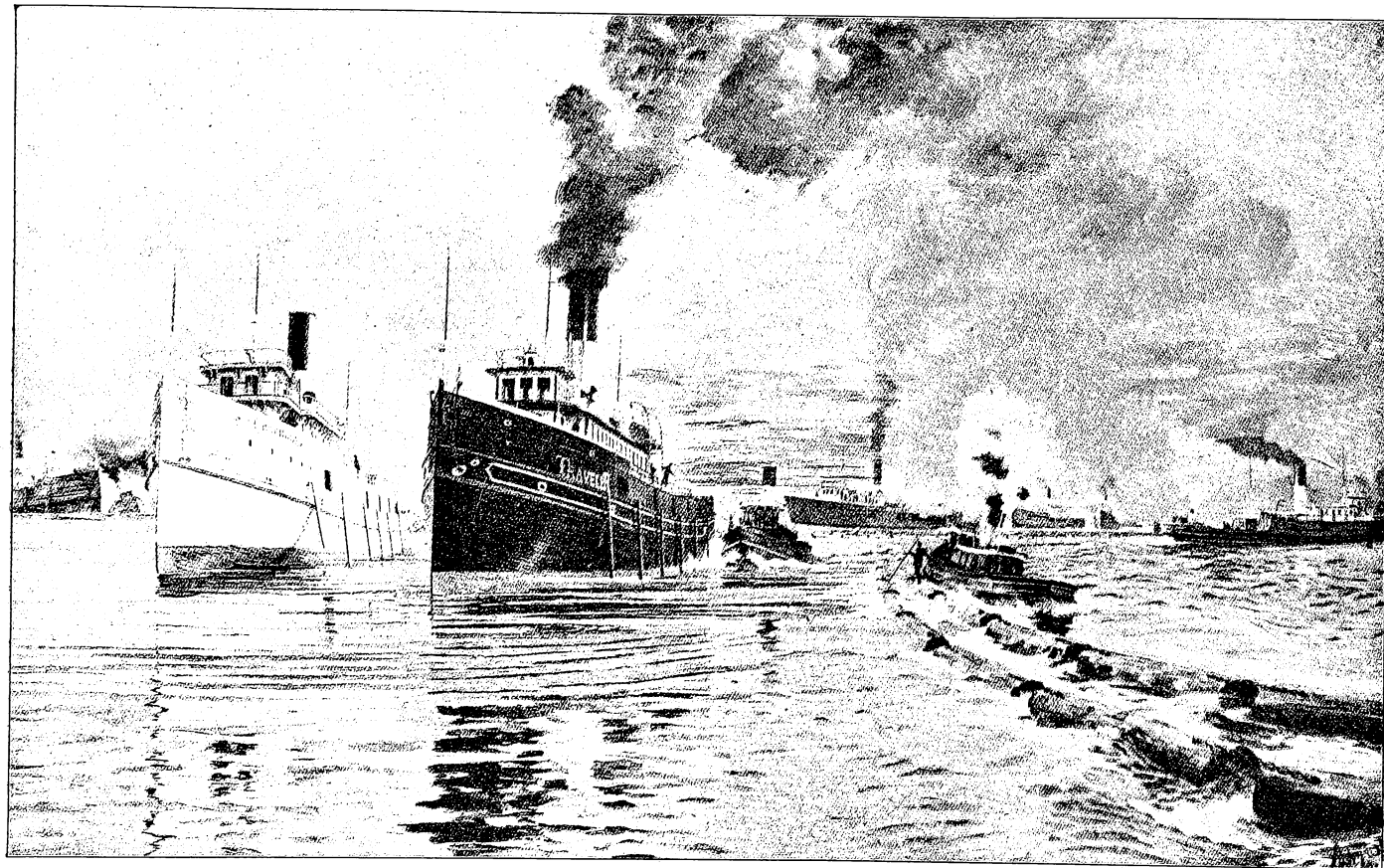
The National Protective Society

OF BAY CITY.



THE ACCOMPANYING CUTS represent the Home Offices of the National Protective Society, of Bay City, Michigan. The object of the Society is to pay its members indemnity for loss of time resulting from sickness or accident, and to provide a substantial sum at death. The Society was organized April 15th, 1894, and incorporated under the Insurance Department of Michigan May 24th, 1894. D. E. Thomas was its first president, and is still so, having been re-elected each year since its organization. A. W. Chatfield was secretary and treasurer for the first year, when Israel Ruelle was elected to those positions, and filled both offices up to April, 1898, when F. S. Dewey was elected secretary and Mr. Ruelle treasurer.

The growth of the Society during the first eight months was slow—only 1,295 certificates being issued. The year 1895 there were issued 5,725; 1896, 7,752; 1897, 12,590; and the first half of 1898, 7,752. It is therefore safe to count on over 15,000 during the year 1898. The Society is working in eighteen states, and has policy holders in twenty-seven. It has over 400 agents soliciting, and over 1,000 local secretaries in the different states. Its surplus has increased from a moiety to nearly \$20,000.00. It has paid over \$100,000.00 in claims, and has nearly \$1,000,000.00 of insurance in force. It is one of the solid concerns of its Home City, and is the safest and strongest of its kind in the United States. Thousands of homes have been made happy by the indemnity paid the bread winner of the family when he was prostrated by sickness or accident, and thousands of hearts throughout the United States praise and bless the National Protective Society.



THE BOUTELL & SMITH FLEET AT THE MOUTH OF THE SAGINAW RIVER.

W. H. BOUTELL.

F. E. BOUTELL.

L. S. BOUTELL.



OFFICE AND YARDS

Corner First and Water Streets,
BAY CITY, MICH.

Long Distance Telephone
1276.

Boutell Bros. & Company...

MANUFACTURERS OF KELLEY ISLAND LIME.

ALSO DEALERS IN A
COMPLETE LINE OF

Mason's Supplies.

EXCLUSIVE AGENTS

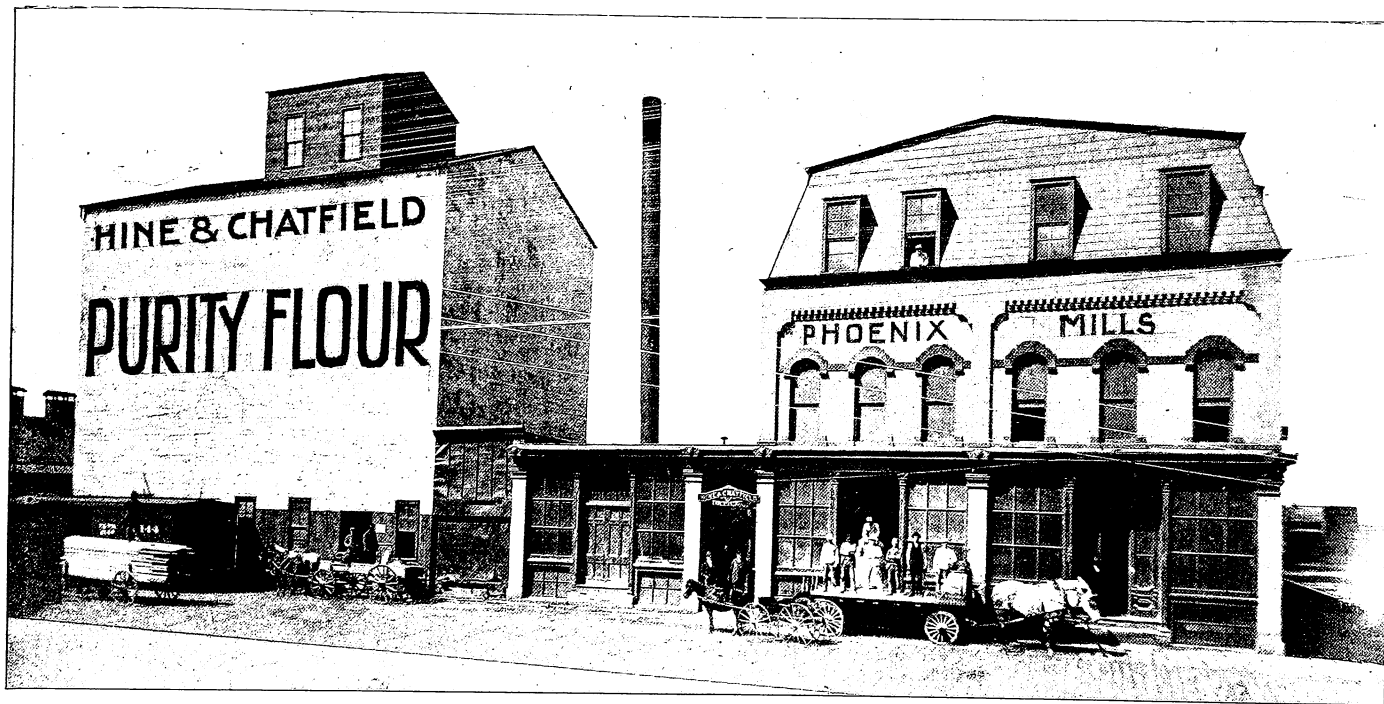
FOR THE SALE OF

Coxe Bros. & Co.'s

CELEBRATED
ROSS
REEK
LEHIGH COAL.

PRODUCES MORE HEAT and

Burns to LESS CLINKERS than any other Coal.



On March 1st, 1898, the firm of Hine & Chatfield purchased the Phoenix Flouring Mills and Elevator and the business of C. B. Chatfield & Co. The mills have a daily capacity of 250 barrels of Flour and twenty tons of Feed. The elevator has a storage capacity of 60,000 bushels. The machinery throughout is modern and first-class in every respect. The leading brand of Flour is the "Purity," and is acknowledged by all to be the best winter wheat flour made in Northern Michigan. The firm are sole agents for C. A. Pillsbury & Co.'s "Pillsbury's Best," and also "Vitos," an ideal breakfast food. They are also sole agents for Star & Crescent Milling Co.'s "Golden Horn," which is a choice Spring Wheat Patent Flour. All Grass Seed and Seed Grains bought and sold in season. Goods delivered free to all docks and depots. Correspondence solicited.

HINE & CHATFIELD, Bay City, Mich.

Bay City's
Model Grocery....

Baumgarten Bros'.

DELICATESSEN STORE

A COMPLETE LINE OF

CHOICE STAPLE

.....and FANCY

Groceries.

Strictly

First-Class

.....AND

Up-to-Date.

THE STOCK WE CARRY IS ALWAYS
SELECTED FROM THE CHOICEST ON
THE MARKET, AND WE AIM TO GIVE
OUR PATRONS ALL THE DELICACIES
OBTAINABLE AT EVERY SEASON OF
THE YEAR.

400 CENTER AVENUE,

TELEPHONE

1238.

Bay, City, Mich.



ACCURACY

In filling prescriptions is invaluable to those
who are in a precarious state of health, as well
as to the druggist who values his reputation
as a careful and exact pharmacist and chemist.

**We Use
Nothing But The Purest
and Best Drugs**

and we compound physicians' prescriptions in
the most careful and exact manner.

FRED BURN & CO., Telephone 1135.
Druggists. 105 Center avenue.

F. P. COLE,

**..Wholesale
LUMBER...**

LATH AND SHINGLES.

**4-inch White Pine Strips
and Flooring a Specialty...**

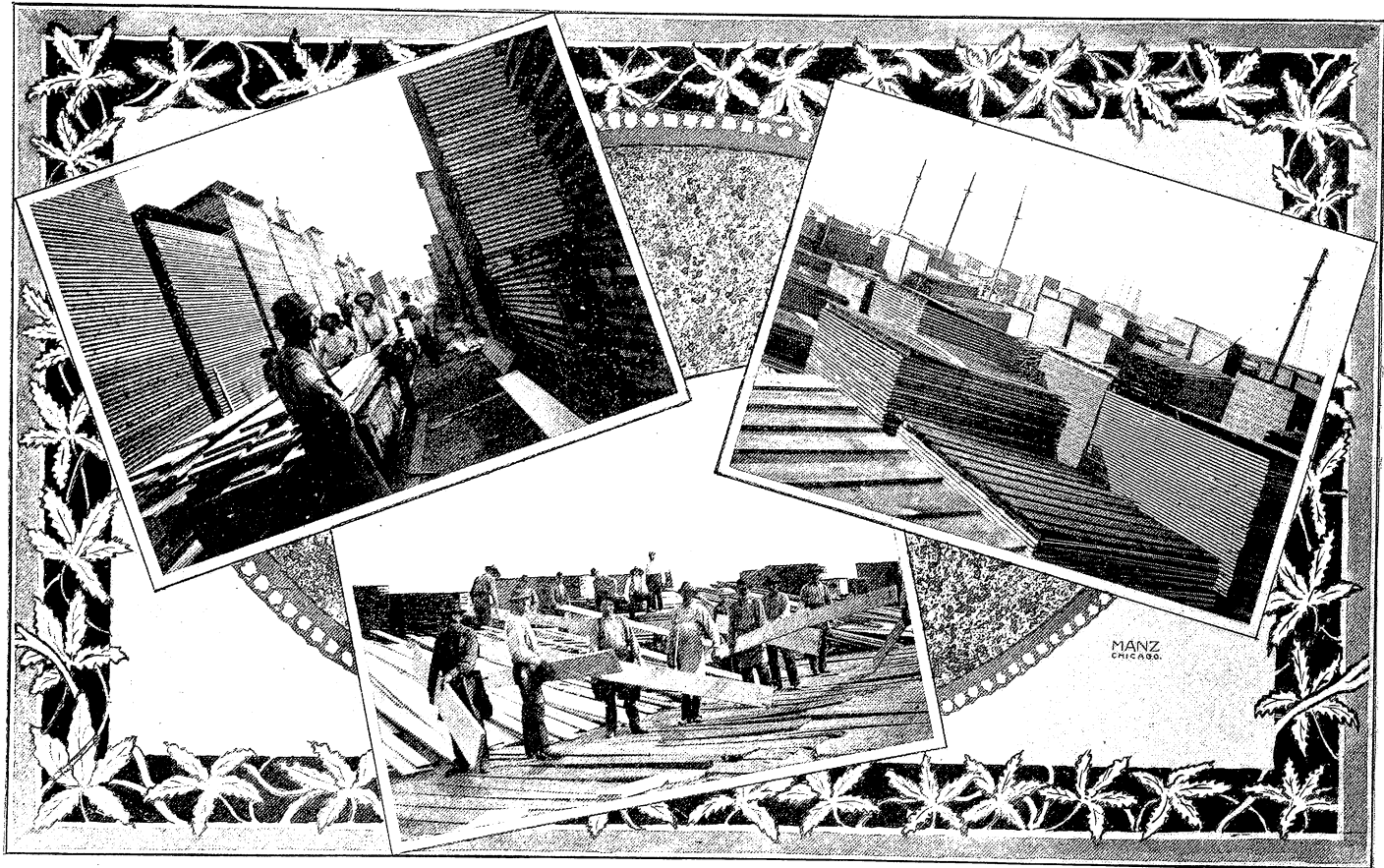
TELEPHONE 1190.

Office opposite Fraser House.

Bay City, Mich.

AN ALLEY IN YARD NO. 1.

VIEW IN YARD NO. 2.



E. B. Foss & Co.

SORTING LUMBER.

Bay City, Mich.



E. B. FOSS

ESTABLISHED
1877.

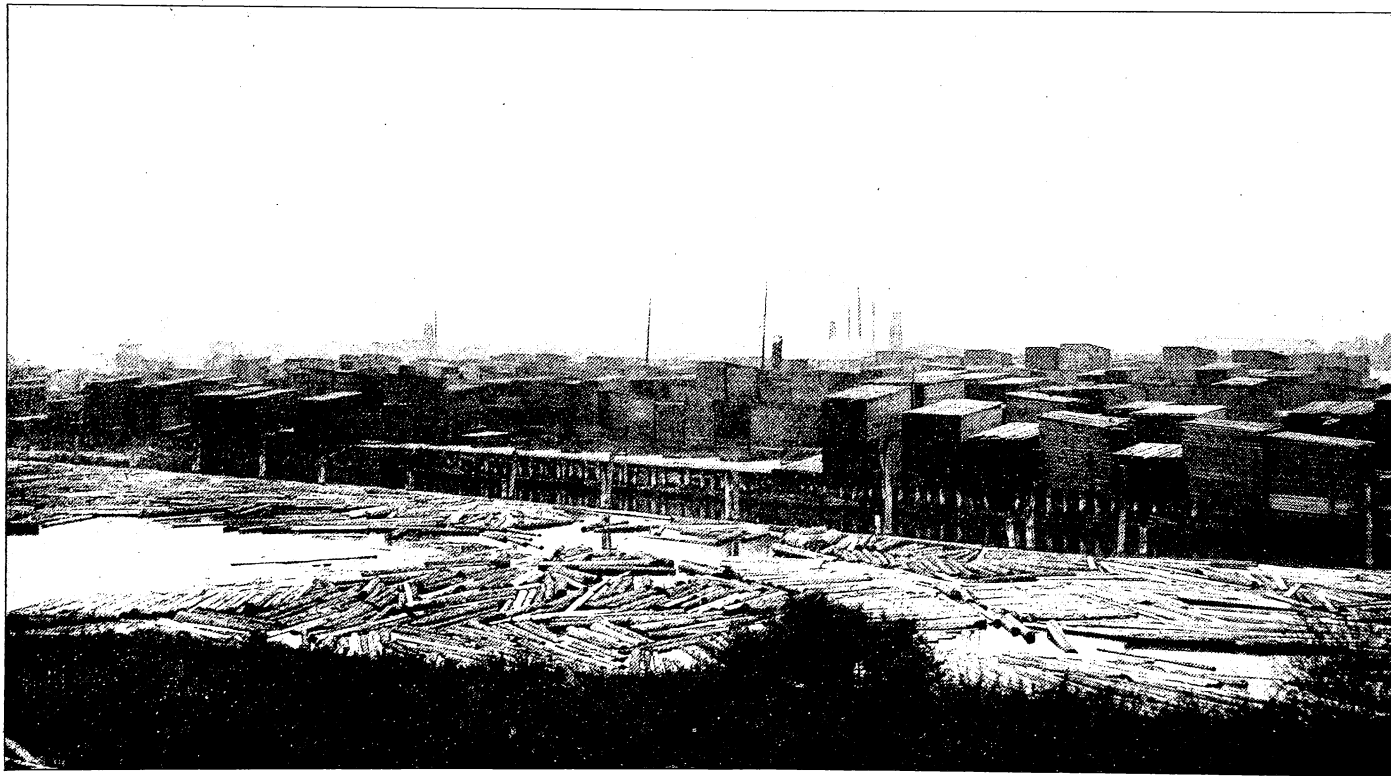
===== & COMPANY, =====

MANUFACTURERS and
WHOLESALE DEALERS IN

White Pine Lumber, Lath and Shingles.

You Can....
Save Money
— BY —
Buying of Us.

WE HAVE ONE OF THE LARGEST STOCKS OF ASSORTED
WHITE PINE LUMBER IN THE WEST, AND CAN FILL YOUR ORDERS
FOR ANYTHING IN THE WHITE PINE LINE IN CARGO OR CAR
LOTS ON SHORT NOTICE.



E. B. Foss & Co.

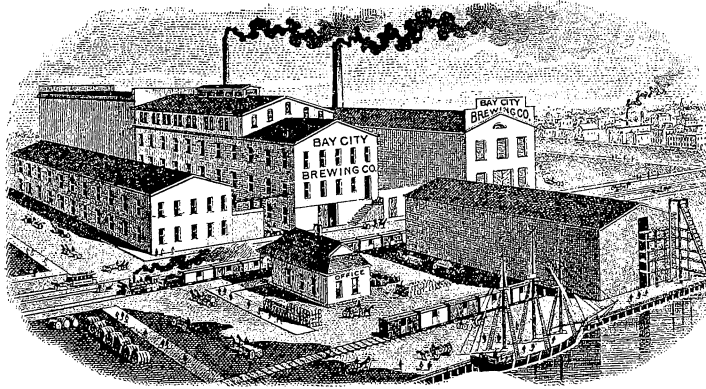
VIEW OF DOCK AND YARD NO. 1.

Bay City, Mich.

Bay City Brewing Company..

The
... LEADING
... BEVERAGE
of the Day.

Office and Brewery,
WATER AND TWENTY-SECOND STREETS,



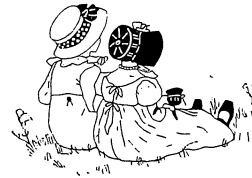
Brewers of **THE FINEST,**
EXPORT,
SPECIAL BREW,
AND
LAGER BEER.
BAY CITY, MICHIGAN.

Schweikle Bros.,

Charles Schweikle.
Henry Schweikle.

MANUFACTURERS OF AND

.....DEALERS IN FINE.....



..Cigars...

524 Washington avenue,

BAY CITY, MICHIGAN.

10c Cigars..

The CELEBRATED

PERFECTO and NERO

5c CIGARS:

FREE CUBA, LEADER, CHAPPIE'S CHOICE.

RETAILERS OF

..... SMOKING AND CHEWING Tobaccos.

GRUMP'S MANUFACTURING CO.

MANUFACTURERS OF



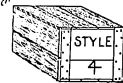
BOX SHOOKS, & LOCK-CORNER BOXES.



SIZE OF
MAIN BUILDING
124 X 235 FT.

ANNUAL CAPACITY
900 CARS BOXES & BOX SHOOKS 16,000,000 FEET.
600 CARS DRESSED LUMBER 10,000,000 FEET.

West Bay City, Mich.



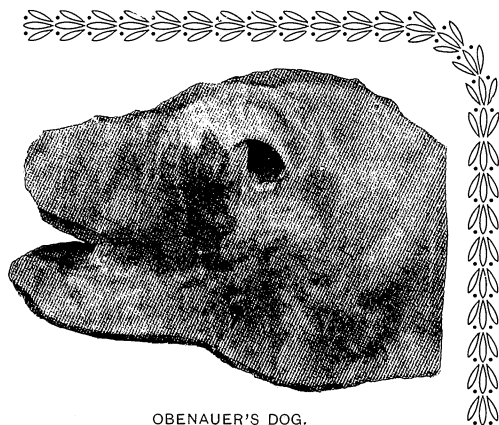
H. G. OBENAUER.

E. S. JOHNSON.

LATH.

Obenauer &

SHINGLES.



OBENAUER'S DOG.

Johnson....

INSPECTORS AND
SHIPPERS OF Pine and Hardwood

LUMBER

From ALL POINTS on

LAKES SUPERIOR, HURON,

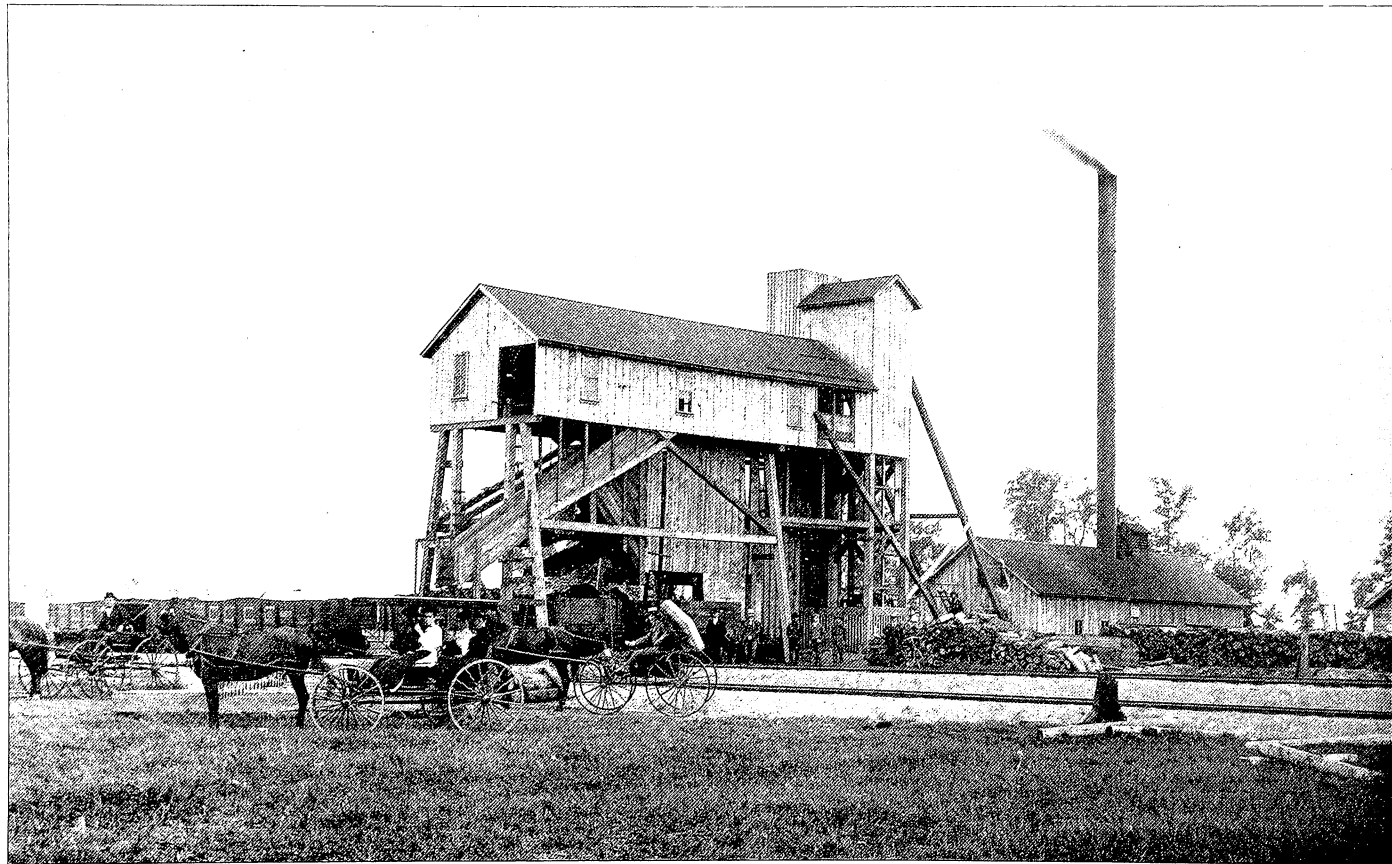
and MICHIGAN.

CORRESPONDENCE

SOLICITED.

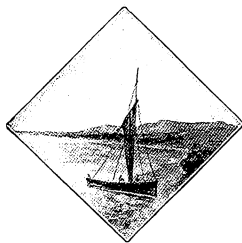
...OFFICES

{ BAY CITY, ALPENA,
MENOMINEE.



BAY COAL MINING COMPANY, COLFAX, BAY CO., MICH.

The Bay Coal Mining Co.



MINERS and
SHIPPERS of

Bituminous Coal!

Our Grades:

Steam
Lump and
Slack....
Pea and
Nut Mixed.



For Steam and Domestic Use.

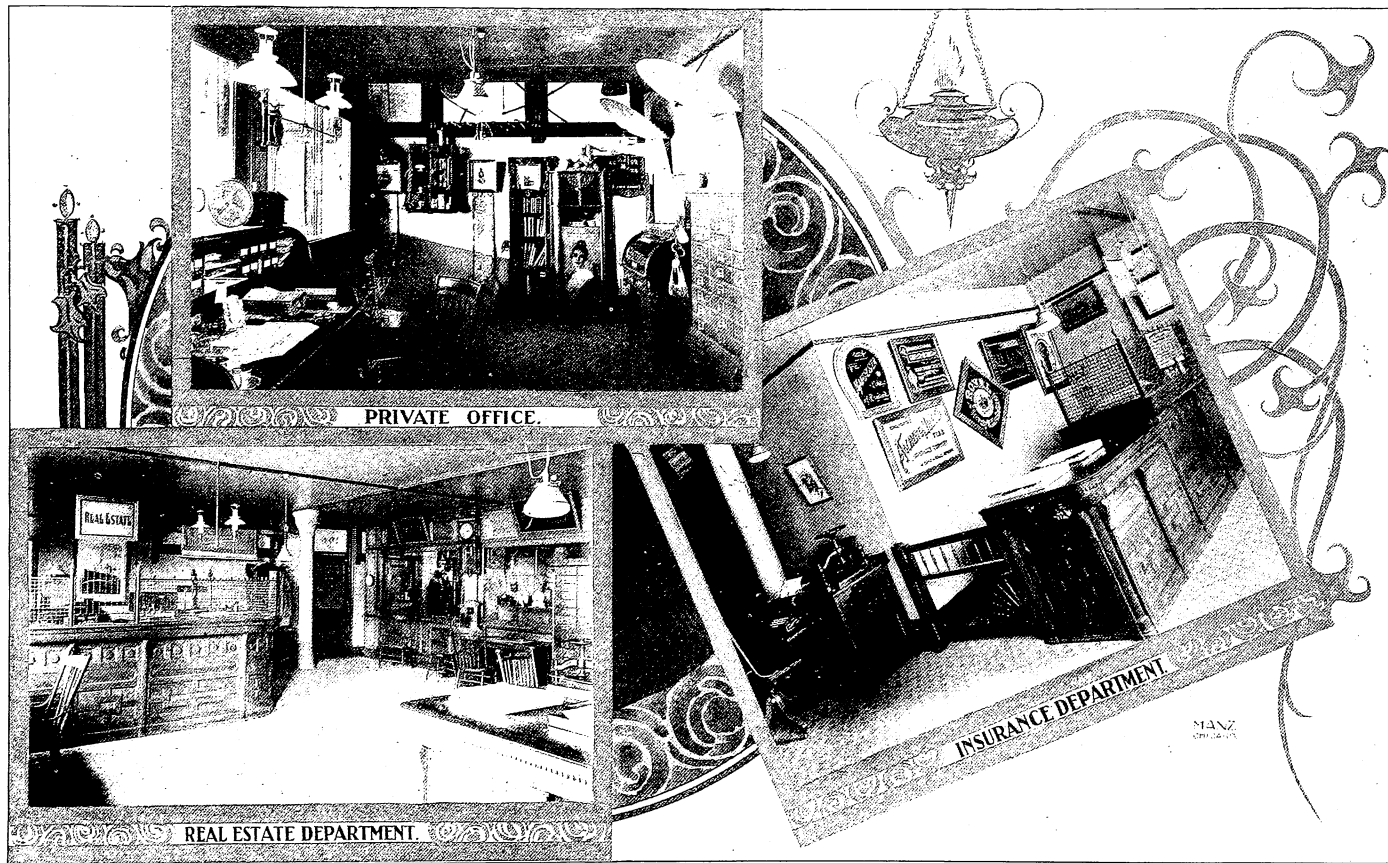
MINES AT COLFAX,
BAY CO., MICH.

CAPACITY:
400 TONS DAILY.

General Office
River Front
North of M. C. R. R. Freight Sheds.

BAY CITY, MICHIGAN.

TELEPHONE 1302.



G. W. AMES—REAL ESTATE.

AMES & BUMP—GENERAL INSURANCE.

Ames & Bump

GENERAL INSURANCE

106 PHOENIX BLDG.

WE ALSO ISSUE INDEMNITY BONDS.

WE INSURE

RESIDENCES, HOUSEHOLD GOODS,
BUSINESS BLOCKS, MERCANTILE
STOCKS, LUMBER, SAW-MILLS,
MANUFACTURING PLANTS,

**FIRE LIFE
ACCIDENT
FIDELITY
STEAM BOILER
PLATE GLASS
BURGLARY**

Companies Represented.

Fire—Manchester of England.
Royal of Liverpool.
Imperial of London.
Phoenix of London.
Atlas of England.
Union Assurance Society of London.
Trans Atlantic of Germany.
Aachen & Munich of Germany.
North German of Germany.
Fireman's Fund of California.
German of Freeport, Ill.
Queen of America.
Insurance Company of North America.
Citizens of New York.
Victoria Fire of New York.
Law Union & Crown of London.
Citizens of St. Louis, Mo.
Boston Ins. Co. of Boston, Mass.
Western Underwriters of Chicago.
Norwalk of Connecticut.
Merchants and Mfrs. of Baltimore.
Commerce of New York.
Phoenix of Hartford.
Accident—Fidelity & Casualty Co. of N. Y.
Life—Conn. Mutual Life Ins. Co. of Hartford

FOR SALE.

Houses and Lots,
Business Properties,
Manufacturing Sites,
Acre Tracts, etc.
Electric Light,
Telephone, Coal Mining,
and Bank Stocks.

Money to Loan on
Real Estate.

G. W. AMES'

Real Estate Exchange,

106 Phoenix Block,

Telephone 1283. BAY CITY, MICHIGAN.

We take charge of Property for Residents and Non-Residents, Collect Rents, Pay Taxes, Obtain Abstracts, Insurance, etc., etc.

Bargains

in Real Estate in
Bay City,
West Bay City,
Saginaw,
Detroit, Chicago and
Northern Michigan
Summer Resorts.



Whitney-Plum Bakery

National Biscuit Company.....

Factory: 521-523 N. Washington Avenue,
BAY CITY, MICH.

We Manufacture

A FULL LINE OF CRACKERS
AND SWEET BISCUITS.

OUR GOODS ARE ALWAYS FOUND
TO BE THOROUGHLY RELIABLE.

When in the market for Crackers and
Sweet Biscuits or Confectionery, give us a
call. Price Lists sent on application.

WHITNEY-PLUM BAKERY.

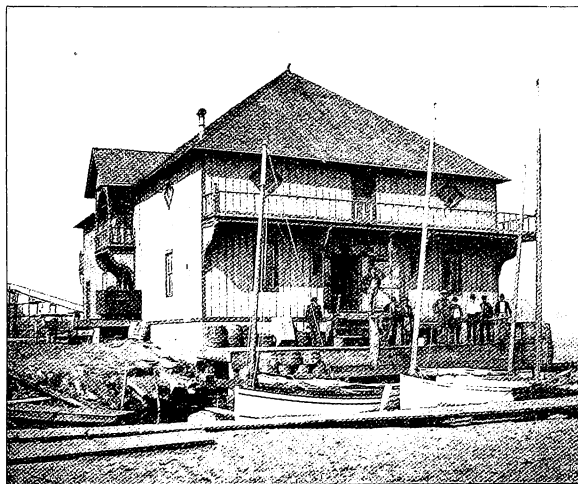
National Biscuit Co.

C. C. WHITNEY, Mgr.

W. P. Kavanaugh...

..... WHOLESALE

Smoked Fish of all kinds.

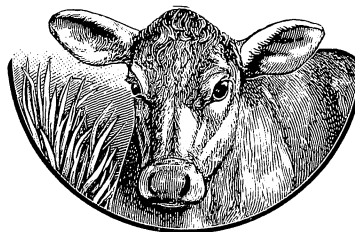


TELEPHONE 1098-4 R.

ALL ORDERS.....

Receive Prompt and
Careful Attention.

Essexville, Mich.



We are

THE MAKERS
OF PRICES.....

Mail Orders

Carefully Filled.

Calf=Good Calf=

THE KIND YOU ALWAYS FIND

..... IN

Scheurmann's

Fine Shoes...

THE STANDARD
OF EXCELLENCE.....

818 Washington ave.

Bay City.





SHEARER BROS'. BLOCKS.

We
Make
a Specialty

OF CARING FOR
ESTATES AND
INVESTING THE
FUNDS OF WIDOWS
UPON GOOD
REAL ESTATE
SECURITY.

SHEARER BROS.
809 ADAMS ST.

Shearer Bros.

OFFICE, 809 ADAMS STREET,

Bay City, Mich.



Real
Estate.....

We obtain Insurance, Abstracts of Title,
Loans on Real Estate, Collect Rents,
store Trust Papers and Wills, and
Appraise Property.

Special Attention

GIVEN TO CARE OF
ESTATES AND
INVESTMENTS.....

...The New Republic....

GEO. H. SCHINDEHETTE, Proprietor.

ALL MODERN
IMPROVEMENTS...



NEW BRICK BUILDING.

STEAM HEAT IN EVERY ROOM.

Very Convenient to all Depots and Boat Landings.

**Corner FOURTH
and SAGINAW STREETS.**

Bay City, Michigan.



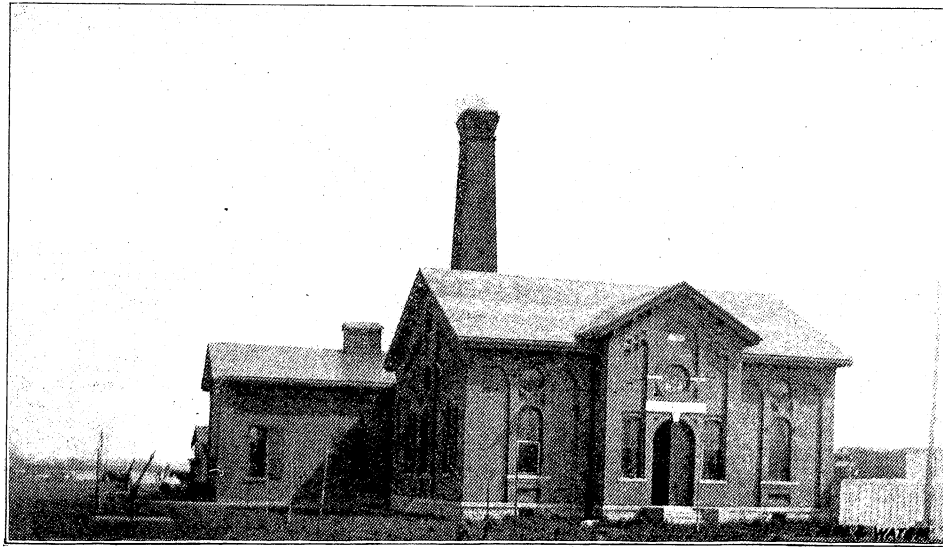
E. L. DUNBAR,
SUPERINTENDENT OF WATER WORKS.

THE BAY CITY TIMES-PRESS.....

and SUNDAY TIMES.

The leading exponents of the best thought in Northern Michigan. Popular with all.

They are prudent, clean, honest, progressive and earnest.....



WATER WORKS PUMPING STATION.

THE ONLY EVENING PAPER
IN THE BAY CITIES.

THE MOST VALUABLE ADVERTISING MEDIUM IN BAY CITY.....

The Metropolis of
Northern Michigan.

You will profit by advertising
in its Greatest Newspaper.

\$5.00 a year.
50c per month, delivered to any
part of the city.

By reading the Times-Press you have
all of the news all of the time. Associated
Press telegraph reports received daily until
3:45. Local news service unsurpassed in the
city.

Bay City Times Co.,
F. C. MERRILL, Mgr. & Treas.

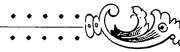


THE CRAPO BUILDING.

BAY CITY BANK,

BAY CITY, MICHIGAN.

CAPITAL AND SURPLUS,
\$200,000



OFFICERS

WM. PETER, PRESIDENT. J. WENTWORTH, VICE-PRESIDENT.
GEO. H. YOUNG, CASHIER.
H. C. MOULTHROP, ASS'T CASHIER.

REPORT OF CONDITION

AT THE CLOSE OF BUSINESS MAY 5, 1898.

RESOURCES.

Loans and Discounts, -	\$783,109.97
Real Estate, - - -	17,000.00
Furniture and Fixtures -	8,000.00
Due from Banks, \$184,252.76	
Cash, - - -	67,886.96
	<hr/> 251,639.72
Total, - - -	\$1,059,749.69

LIABILITIES.

Capital, - - - -	\$150,000.00
Surplus, - - - -	50,000.00
Undivided Profits (less ex-	
penses and taxes paid) -	30,280.56
Deposits, - - - -	829,469.13
	<hr/>
Total, - - - -	\$1,059,749.69

A. E. R. BUSH.

W. O. CLIFT.

JOHN DRAKE.

BUSH & CLIFT,

REAL ESTATE LOANS.

INSURANCE.



FIRE
LIFE
MARINE
ACCIDENT
ELEVATOR
PLATE GLASS
STEAM BOILER
BOND OF INDEMNITY
AND SECURITY
EMPLOYERS' AND
PUBLIC LIABILITY...

306 & 307 CRAPO BLOCK.
TELEPHONE 1139.

BAY CITY, MICH.

THIS BOOK

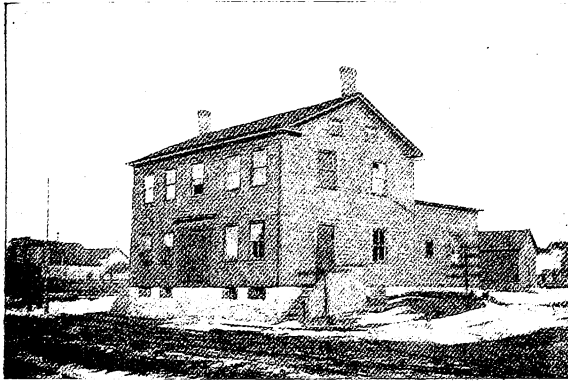
Is published by THE C. & J. GREGORY CO.

and is submitted by them as

A FAIR SAMPLE OF EVERY-DAY PRINTING.

What do you think of it?

WE WOULD BE PLEASED TO SUBMIT SAMPLES AND ESTIMATES
ON ALL KINDS OF FINE JOB PRINTING.



The first building erected in Bay City. Built by Mader and Joseph Tromble in 1835. Still standing at corner Twenty-fourth and Water streets.

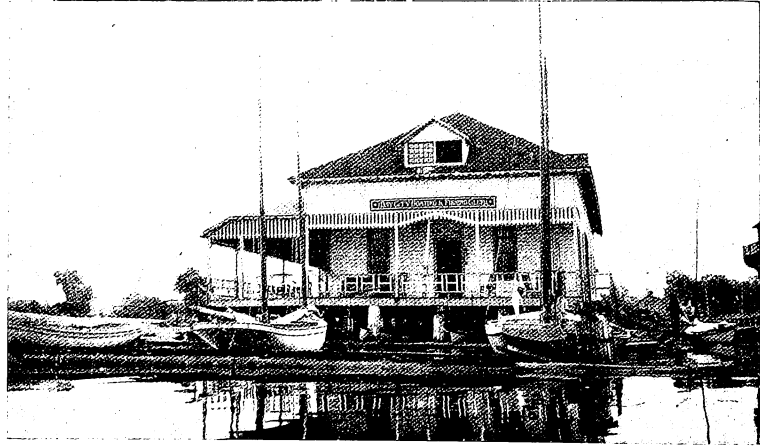


OUR OFFICE is fully equipped with everything that is new and up-to-date, and our machinery is of the very best, thus we are enabled to give you the highest class of workmanship at the same price you pay for unattractive thrown-together printing.

Why Not Have the Best
When It Costs No More?

C. & J. Gregory Co.

BAY CITY, MICHIGAN.



BAY CITY BOATING AND FISHING CLUB.

D. A. TRUMPOUR....

Wholesale Dealer in

FRESH, SALT
...and FROZEN **FISH...**

Office and Fish House
on F. & M. R. R. Docks,

BAY CITY, MICHIGAN.

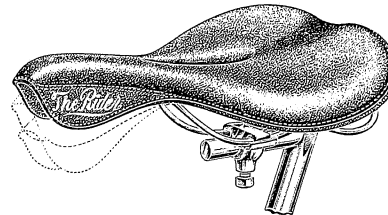
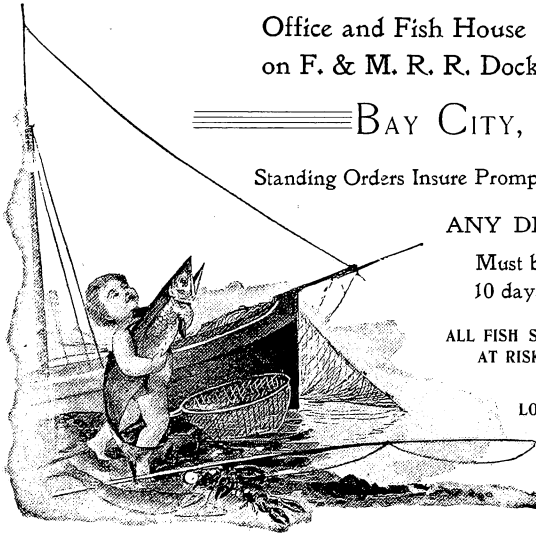
Standing Orders Insure Prompt Shipment.

ANY DEFICIENCY

Must be reported within
10 days after shipment.

ALL FISH SHIPPED BY FREIGHT
AT RISK OF CONSIGNEE.

LONG DISTANCE
BELL and
VALLEY
TELEPHONES.



"ITS NOSE IS FLEXIBLE"

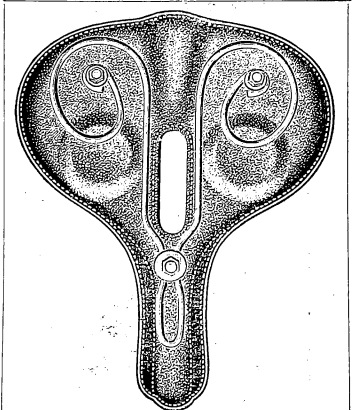
HENCE IMPOSSIBLE TO HURT
OR INJURE.....

Twenty per cent. of the soldiers at Camp Eaton were rejected on account of injuries sustained by the use of saddles with hard pom-mels, all of which would have been avoided had they used a "Rider."

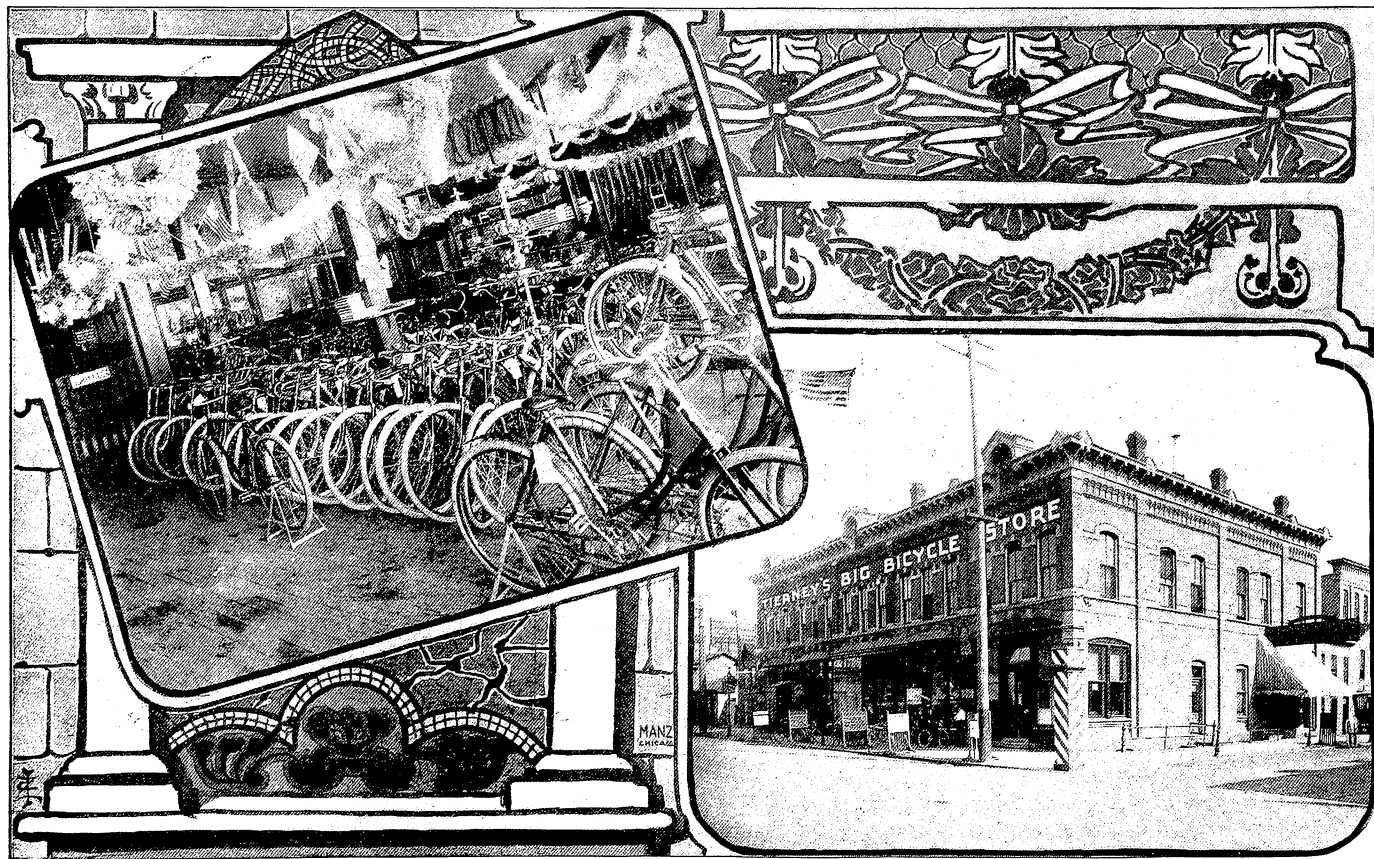
RIDER SADDLE CO.,
BAY CITY, MICH.
U. S. A.

The "Rider"

On the "RIDER" you are not continually sliding off in front and being compelled to push yourself back on. Just the Saddle for men and women to sit upon and enjoy a comfortable spin.

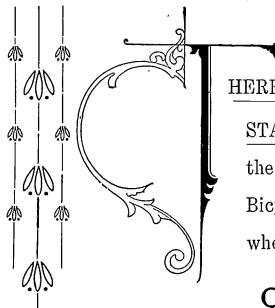


The two recesses in the plate allow of an extra thickness of padding where the two pelvic bones rest.



TIERNEY'S BIG BICYCLE STORE.

Tierney's .. Big Bicycle Store.....



THE WHEEL EMPORIUM

of NORTHERN MICHIGAN.

HERE IS NO BETTER EQUIPPED BICYCLE STORE IN THE
STATE THAN TIERNEY'S. Possessed of large show rooms,
the proprietors are enabled to fully display the fine line of
Bicycles carried. These include such well-known and standard
wheels as the

<u>QUAKER</u>	<u>IROQUOIS</u>
<u>CLEVELAND</u>	<u>ELDREDGE</u>
<u>CRAWFORD</u>	<u>STEARN'S</u>
	<u>LEAGUE</u>

From this assortment, purchasers cannot fail to make a satisfactory selection. All are High-Grade Wheels
with every up-to-date improvement

A feature of Tierney's Big Store is the Repair Department, where competent workmen are ready at all times to give their attention to fixing breaks of any nature.

The firm are jobbers in Wheel Sundries, and carry at all times a complete line of Bicycle Sundries, as well as a full stock of Sporting Goods of every description.

The STORE IS OPEN....

Until 12 o'clock midnight, during the wheeling months, with salesmen ever ready to show any of the goods carried.

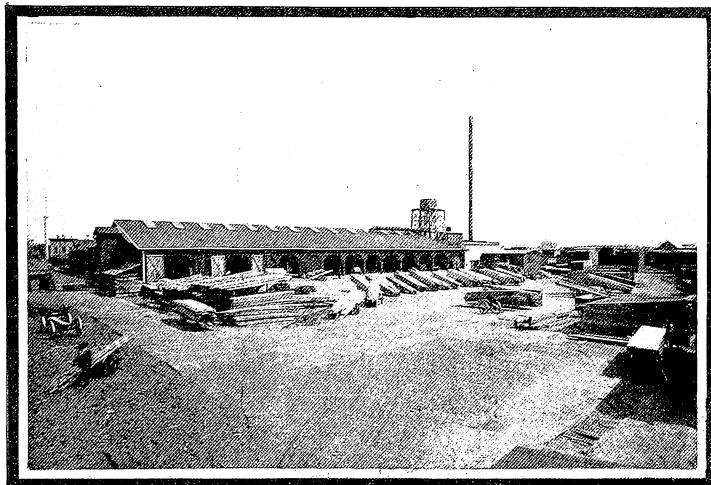
ONE HUNDRED WHEELS

are constantly on hand for renting, and
a first-class livery is maintained.

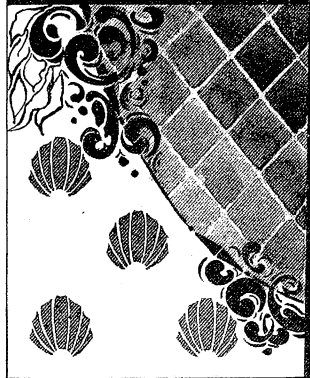
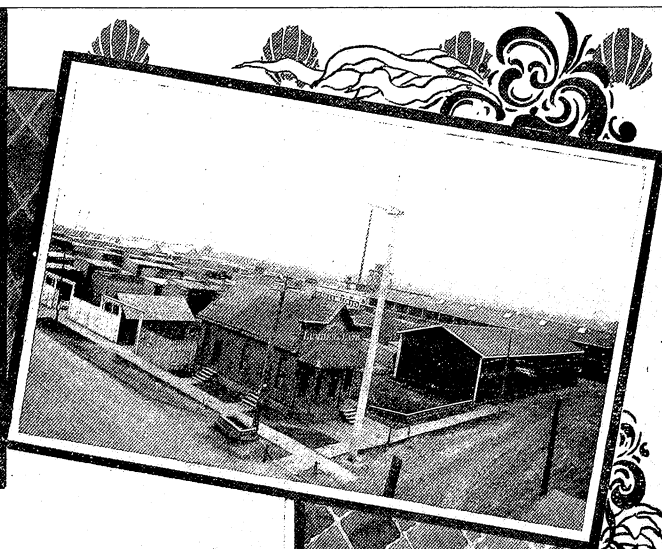
THERE IS BUT ONE
TIERNEY'S BIG BICYCLE STORE,

200, 202, 204 Fifth avenue, 820 Saginaw street, BAY CITY.

MILL AND SORTING YARD.



OFFICE AND YARD FROM THE SOUTH-WEST CORNER.



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West Bay City, Mich.



Bradley, Miller & Co^{mpany.....}

....DRESSED LUMBER
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LUMBER, LATH AND SHINGLES.

MANUFACTURERS OF BOX SHOOKS, CRATES, ETC.

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WHOLESALE AND RETAIL

Hardware,
Machinery,
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Belting, Paints, Oils,
Glass, Rubber Goods,
Iron Pipe, Brass Goods
and Fittings.....

WATER WORKS and
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MANUFACTURER OF

HOT BLAST HEATERS

FOR DRY KILN AND BLAST HEATING.

Contractor for Machinery Outfits Complete.

Send or Call for Prices, always the lowest.

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BAY CITY, MICHIGAN.

STEAM PLANTS ERECTED BY US COMPLETE { HARRINGTON HOTEL, Port Huron, Mich.
CITY HALL, Bay City, Mich.



ESTABLISHED 1875.

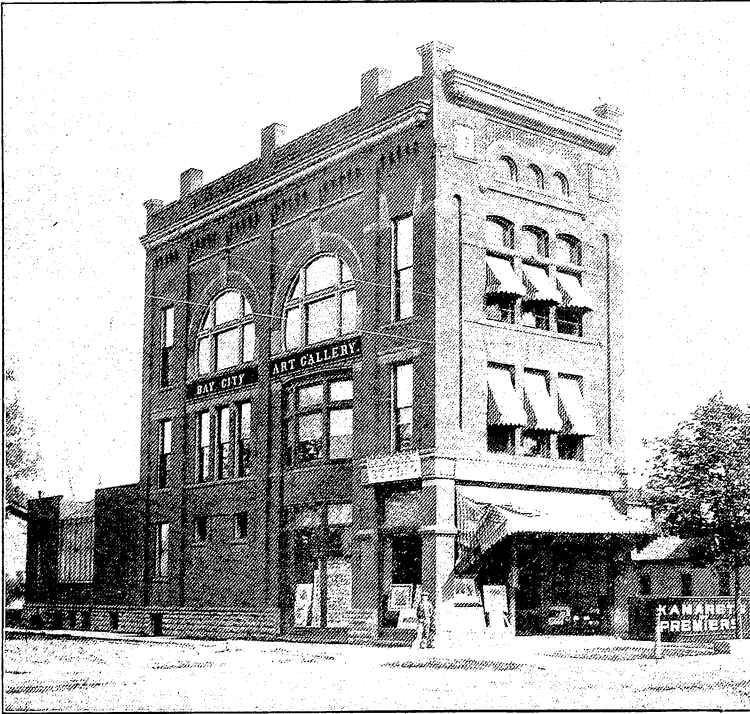
HARMAN & VERNER

ARTISTIC PHOTOGRAPHERS.

FOURTH AND WASHINGTON AVENUE,
BAY CITY, MICH.



RECEPTION ROOM.



KODAKERS, ATTENTION

Our prices for Developing and Printing are the lowest.
Our quality of work is the best.
You press the button, let us do the rest.

WE ARE AGENTS FOR THE CELEBRATED EASTMAN KODAKS AND SUPPLIES.

BAY CITY. BOARD OF TRADE. BAY CITY
ILLUSTRATED.

RECEIVED: Paper bound. Signatures are wire-stitched through the side with 2 staples --sound. Front cover free. Paper is yellowed. PH 4.5. P55 is torn, apparently before printing since it was folded down and p. 56 printed on it. P. 49- 50 also torn.

TREATMENT: Pick to pieces. Deacidify. Remove label from front cover. Reinforce covers. Mend, 49-50 & p.55-56. Add endsheets. Sew all along over 2 tapes. Round, add headbands. Line spine. Bind in new case-style binding.

MATERIALS: Ehlermann's PVA LAL 215. Gane Bros. HKOC PVA adhesive. Swift's 50-212 glue. Wei T'o deacidification solution. Cotton tapes. Hayes linen thread. PROMATCO endsheet paper, reinforcing paper, lining paper. Machine-woven headbands. Davey "Red Label" binder's board. Pyroxylin-impregnated cotton text cloth. 23K gold.

ANN FLOWERS AF

DATE COMPLETED: 2-21-83

